



REPORT

OF THE

ADJUTANT-GENERAL

STATE OF CONNECTICUT,

TO THE

COMMANDER-IN-CHIEF,

FOR THE YEAR 1877.

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD:

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REPORT.

GENERAL HEADQUARTERS STATE OF CONNECTICUT,
ADJUTANT-GENERAL'S OFFICE,
HARTFORD, December 1, 1877.

To His Excellency RICHARD D. HUBBARD,
Governor and Commander-in-Chief:

SIR,—In obedience to the law, I respectfully make the following report of the condition of the National Guard, embodying the roster of its commissioned officers and other matters relating to the militia.

ENCAMPMENT.

The annual encampment was held at Gregory's Point, near Norwalk, from Monday, Aug. 27th, to Saturday, Sept. 1st, lasting six days, as required by law. The troops were the Second and Fourth Regiments, and the Section of Artillery of the Guard. The place was selected by Brig.-Gen. W. Randel Smith, commanding National Guard, who commanded the encampment. In nearly all respects the location was good, but it is somewhat questionable whether the advantages of easy access are not more than offset by the disadvantages of the proximity of a large town, offering too many temptations to the men. The camp was well laid out both for artillery and infantry, the sanitary arrangements were excellent, and the subsistence, which was undertaken by the troops without interference by the State, was very good.

The Artillery Section showed a wonderful skill in drill, and deserves great commendation. I have seldom seen a volunteer battery drill as well after months of practice. Officers and men must have worked hard and efficiently to have attained so creditable a result.

The appearance of the regiments was good ; their uniforms were in good condition ; their drill as companies was excellent, and their arms were in fair order. The troops showed excellent knowledge of company drill, and regimental guard-mounting, dress parade, policing of camp, and the various calls, were performed with accuracy and according to regulation. In these respects the encampment came up to its requirement, which is, that the men shall be instructed in such duties as cannot be taught at the company armories.

The troops as a brigade were seen by you on Aug. 29th and 30th, and you can bear testimony as to their proficiency in drill and their soldier-like appearance.

There are some things in which the efficiency of the annual encampments can be improved. As the National Guard consists of one brigade of four regiments, it is extremely unlikely that it will be called into active service as a brigade, or should it be so called, it is even more unlikely that it would go under fire as a brigade. The regiment will in all probability be the largest body that will act as a unit. If this assumption be correct, it seems to me that the drill at the encampments should, as a rule, be that of the battalion, and that one day, or part of a day, would be quite enough to devote to brigade movements, the remainder of the time being devoted to battalion drill. The colonels, too, would in that case feel more responsibility for the drill of their regiments, and would get a better knowledge of the skill and efficiency of their company officers.

Another thing which can be improved, is the manner in which the troops perform guard duty. This was the weak point of the encampment. The sentinels talked to each other on their posts, sat down, and appeared to carry themselves and their arms as they pleased. Many men were out of camp without passes,—a circumstance which could not have occurred with efficient sentries. There were noises, too, every night, which the guard ought to have silenced. These are grave faults, and ought to be corrected. The means of correction are, I think, to make the guard a brigade guard, under the charge of a field officer of the day, who

would be directly responsible to the brigadier-general commanding. At present the guards are regimental guards, and are only responsible to the colonels of the regiments, so that the responsibility is divided. Where the general appearance of everything was so creditable to all concerned, it seems invidious to criticise small details, but the discipline and instruction of the soldier are better judged of by his behavior as an individual on guard, than when he is in the ranks on drill or parade; and as the object of these encampments is to instruct the soldier, not amuse him, I have thought it proper to bring these matters to your notice.

Brigadier-General Smith has done himself great credit by the manner in which the encampment has been conducted. The criticisms that I have made bear against the general system upon which the drill and guard duty have been conducted hitherto, which seems to be that as the encampment is a brigade encampment, brigade evolutions must rule.

I believe that the expenditure made by the State, in holding these annual encampments, is money well laid out, and that they should be kept up in the future.

TARGETS.

The Legislature, at its last session, passed a law authorizing the Governor at his discretion to furnish targets for the use of the National Guard, and prescribe conditions of their use. In compliance with the law, orders were issued from this office, authorizing the construction of targets under the direction of the Quartermaster-General, the cost in no case to exceed fifty dollars for each company, and the necessary instructions for their use have been given. Seventeen companies have availed themselves of the authority given, and the remainder will doubtless soon follow. The law is wise and timely, and it is my opinion that it will increase greatly the efficiency of the troops, by exciting their ambition, and giving them facilities to become expert in the use of the musket. The State has already authorized the use of 1,000 cartridges annually for each company, so that every company has now the ability to perfect its members in target-

shooting, and there can hereafter be no excuse for deficiency in this respect. The object is not to excite the men to form competitive teams and have contests for prizes at the expense of the State, but merely to perfect them in the use of their weapon, and I believe that this object will be attained under the present legislation.

RIOTS.

Although the riots, which were so general in several of the States in July last, did not reach this State, prudence required that the military arms and equipments, belonging to the State, should be placed beyond the danger of a sudden attack by mobs; accordingly, on July 24th and 25th, the Arsenal at Hartford, and the armories at the important points of the State, were placed under guard by your orders. In New Haven, in consequence of a suspicion by the municipal authorities, that there might be danger, on July 27th, the companies of the National Guard and the 2d Company Governor's Foot Guard in that city were placed under arms. The alacrity with which the men turned out, and their good spirits, showed that if the necessity had arisen, they would have made a good record. The guards were relieved as soon as the apparent danger was over.

This call shows a state of things which requires attention.

RIGHT TO CALL OUT NATIONAL GUARD.

By the law of 1722, sheriffs of counties, with the approval of a justice of the peace, have a right to call out the militia in case of riot.

By the charters of the cities, the mayors have the same rights in this respect that the county sheriffs have.

By the Militia Law of the State, under certain circumstances, the Brigadier-General may call out the active militia.

By the same law, the Connecticut National Guard may be called out by the Commander-in-Chief (the Governor) on all occasions for military service.

It thus appears that there are at all times two authorities, and sometimes three, who may call out the militia, without

the knowledge or consent of the Commander-in-Chief. An occasion, therefore, may readily arise in which the Commander-in-Chief may find that the militia has been called out without orders from himself, and serious embarrassment and danger might ensue from conflict of authority. This state of things ought not to exist. Any sheriff or mayor who needs the services of the National Guard to suppress a riot, or for any other purpose, can now communicate, in a few minutes, with the Commander-in-Chief. It seems proper therefore, that all laws permitting any person except the Commander-in-Chief, or persons specially authorized by him at the proper time, to call out the National Guard, should be repealed, and that the power to use this great force should be vested in him and in no other person. It is too evident to admit of argument, that no person except the Commander-in-Chief should at this time have power to use the National Guard. In all cases, it should act under its own officers, who should receive orders from him alone, transmitted through their legal commissioned officers.

I respectfully recommend that the attention of the Legislature be called to this state of things.

DISCIPLINE.

There are some deficiencies in discipline in the National Guard which can be remedied. These are due to several causes. One is, there is no fixed system of by-laws for the companies. Some of them, therefore, are social clubs, rather than military organizations, and admission to them can be prevented by a few black-balls. The captain of the company should be solely responsible for its membership, and the by-laws of all of the companies should be absolutely the same, and settled by a Board. The law will require alteration to make the action of such a Board legal.

Another cause is the fact that when an officer proves incompetent or insubordinate, the machinery of a court-martial is too complicated and expensive for use in getting rid of him. A Board should sit, at proper times, to examine cases ordered before it by competent authority, and the Gov-

ernor should have power to summarily dismiss all officers adversely reported upon by such a Board.

CHANGE OF MUSKETS.

During the past year, the First Regiment have been armed with the Springfield rifle, cal. .45—the latest model—instead of the Peabody rifle, cal. .43, and arrangements have been made to supply eight companies of the Second Regiment with the same arm before January 1st. The efficiency of the regiments will be improved by the change.

DIMINUTION OF FORCE IN OFFICE.

The business of applying for pensions for Connecticut soldiers, and pushing deserving cases before the Department, has been carried on gratuitously by the Adjutant-General's Office since the war, to the great benefit of the pensioners. This business is now much less than it formerly was, and accordingly two of the four assistants in this office were discharged on the 15th of June last, at which date the office was removed to Hartford.

UNIFORMS.

Within the next two years, the National Guard will require new uniforms, which, by law, the State is to furnish. With the exception of the uniform of the officers of the Fourth Regiment, the uniform of the Guard is heavy, antiquated, and unfit for service in the field. It is nearly what was considered a proper uniform for troops from thirty to fifty years ago, when the style of dress was very different from that of the present day. It is overladen with buttons and epaulettes and lace, which had their use when they were first worn, but are now obsolete. During the past twenty years, great improvements have been made in uniforms, and it is proper that a body of men as well drilled and as efficient as is the National Guard of this State, should enjoy the benefit of the experience of other troops in a matter so important as uniform and equipment. The cost of the present uniform is large, and the excess of the cost above twenty-five dollars is borne by the men. This tax upon the men should, if possible, be abolished.

I respectfully recommend the enactment of a law authorizing you to appoint a Board of three officers to devise and recommend a uniform which, when approved by you, shall be the uniform of the State troops, shall be provided by the Quartermaster-General, and that laws inconsistent with this be repealed. I believe that the cost of a proper uniform need not exceed from twenty to twenty-five dollars, and that it will be neater in appearance, and more comfortable to the wearer, than the present uniform, and that, above all, it will be fit for service in the field, which the present uniform is not.

A reasonable time should be granted to commissioned officers in which to change their uniforms, so that no officer would be obliged to purchase two uniforms in an ordinary term of service.

INSPECTION.

During the year the books, papers, and other property distributed to the companies from this office were inspected by the Assistant Adjutant-General, by my direction. The condition of the property, and the state of the books of record, were good in the First, Second, and Fourth Regiments, with some notable exceptions. In the Third Regiment, neglect of these things was the rule. In a few cases the books were well kept. It is hoped that the mention here made of these facts will cause greater attention to be paid by commanding officers. Neglect of these books shows want of interest on the part of the officers, and a bad state of discipline.

CONCLUSION.

In conclusion, I state that in my opinion the National Guard is an organization creditable to the State, and one that will, with proper care, continually improve. The officers and men deserve commendation for their expenditure of time and money in their efforts to improve themselves in soldierly knowledge, and the good which their organization is doing is cheaply purchased by its annual cost.

The sense of security which the people of this State felt, at the very time other communities were under mob law, is due to the organization of the National Guard. It should

be improved and cherished until the State has a body of troops which it can put in the field, organized, uniformed, and equipped, and perhaps disciplined, as well as the same number of regular troops. The ambition of officers and men should be to reach this goal, and it should be the pride of the State to assist them to reach it by all proper and economical means.

ACCOMPANYING PAPERS.

The following tables and papers accompany this report :

Roster of National Guard.

Table showing force of National Guard.

Table showing enlistments and discharges during past year.

Table showing inactive militia, and number liable to commutation tax in each town.

Reports of Brigadier-General, Brigade Inspector, and Examining Board.

Report regarding Pension and Bounty business.

General Orders issued during the year.

Very respectfully,

Your obedient servant,

W. B. FRANKLIN,

Adjutant-General.

ROSTER.

COMMANDER-IN-CHIEF AND STAFF.

Commander-in-Chief,

RICHARD D. HUBBARD, Hartford

Adjutant-General—Rank, Brigadier-General.

	Date of Rank.
WILLIAM B. FRANKLIN, Hartford,	Jan. 3, 1877.

Quartermaster-General—Rank, Brigadier-General.

DARIUS N. COUCH, Norwalk,	Jan. 3, 1877.
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Commissary-General—Rank, Brigadier-General.

GEORGE W. BENTLEY, New London,	Jan. 3, 1877.
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Paymaster-General—Rank, Brigadier-General.

EDWARD E. BRADLEY, Orange,	Jan. 3, 1877.
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Surgeon-General—Rank, Brigadier-General.

FRANK GALLAGHER, New Haven,	Jan. 3, 1877.
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Aides to the Commander-in-Chief—Rank, Colonel.

GUERNSEY S. PARSONS, Waterbury,	Jan. 3, 1877.
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HARLOW P. HARRIS, Salisbury,	Jan. 3, 1877.
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CHARLES M. JOSLYN, Hartford,	Jan. 3, 1877.
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Assistant Adjutant-General—Rank, Lieutenant-Colonel.

SIMEON J. FOX, New Haven,	May 10, 1869.
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Assistant Quartermaster-General—Rank, Major.

THERON C. SWAN, Hartford,	May 14, 1873.
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CONNECTICUT NATIONAL GUARD.

Brigadier-General.

WILLIAM RANDEL SMITH, Norwalk,

Date of Rank.
Sept. 23, 1875.*Brigade Adjutant—Rank, Lieutenant-Colonel.*

THOMAS S. GILBERT, Derby,

July 26, 1877.

*Brigade Inspector—Rank, Major.**Brigade Quartermaster—Rank, Major.*

CHARLES E. DOTY, Norwalk,

Sept. 2, 1872.

Brigade Commissary—Rank, Major.

DAVID M. READ, Bridgeport,

July 28, 1871.

Brigade Inspector of Target Practice—Rank, Major.

JAMES E. STETSON, New Haven,

Sept. 13, 1877.

Aides-de-Camp—Rank, Captain.

GEORGE D. GOODRICH, Vernon,

Dec. 6, 1875.

STILES T. STANTON, Norwich,

Dec. 6, 1875.

LIGHT ARTILLERY.

FIRST SECTION.

Rank.	Name.	Residence.	Date of Rank.
1st Lieutenant,	WILLIAM H. LEE,	Guilford,	Nov. 16, 1874.
2d Lieutenant,	WILLIAM T. FOOTE,	Guilford,	May 29, 1875.

FIRST REGIMENT.

Colonel.

HEMAN A. TYLER, Hartford,

Date of Rank.
Dec. 29, 1876.*Lieutenant-Colonel.*

LUCIUS A. BARBOUR, Hartford,

Dec. 29, 1876.

Major.

WILLIAM E. CONE, Hartford,

Dec. 29, 1876.

Adjutant—Rank, Captain.

ARTHUR L. GOODRICH, Hartford,

Nov. 21, 1876.

Quartermaster—Rank, First Lieutenant.

HENRY C. BULLOCK, Hartford,

Mar. 15, 1875.

Paymaster—Rank, First Lieutenant.

RICHARD JOSLYN, South Manchester,

Nov. 8, 1871.

Surgeon—Rank, Major.

JULIAN N. PARKER, South Manchester,

Mar. 10, 1876.

Assistant Surgeon—Rank, First Lieutenant.

HARRY P. ATHERTON, Hartford,

Jan. 19, 1877.

Inspector of Target Practice—Rank, Captain.

JABEZ L. WOODBRIDGE, North Manchester,

Jan. 19, 1877.

Chaplain.

JOHNSON G. GRISWOLD, Hartford,

April 24, 1876.

COMPANY A.

Rank.	Name.	Residence.	Date of Rank.
<i>Captain,</i>	WILLIAM WESTPHAL,	Hartford,	Mar. 15, 1877.
<i>1st Lieutenant,</i>	EDWARD SCHULZE,	Hartford,	Feb. 17, 1874.
<i>2d Lieutenant,</i>	HENRY F. SMITH,	Hartford,	Mar. 15, 1877.

COMPANY B.

Rank.	Name.	Residence.	Date of Rank.
<i>Captain,</i>	JAMES T. SHERMAN,	Hartford,	Mar. 14, 1867.
<i>1st Lieutenant,</i>	JOHN DUNDON,	Hartford,	May 18, 1867.
<i>2d Lieutenant,</i>	PATRICK J. MORAN,	Hartford,	Nov. 3, 1874.

COMPANY C.

<i>Captain,</i>	ERNEST C. COLBY,	Rockville,	April 9, 1872.
<i>1st Lieutenant,</i>	THOMAS RIGNEY,	Rockville,	Nov. 30, 1877.
<i>2d Lieutenant,</i>	GEORGE F. TALCOTT,	Rockville,	Nov. 30, 1877.

COMPANY D.

<i>Captain,</i>	AUGUSTUS N. BENNETT,	New Britain,	Nov. 20, 1877.
<i>1st Lieutenant,</i>	JOHN C. BINGHAM,	New Britain,	Jan. 5, 1875.
<i>2d Lieutenant,</i>	CHARLES W. FAUGHNAN,	New Britain,	Nov. 20, 1877.

COMPANY E.

<i>Captain,</i>	CHARLES B. ERICHSON,	New Britain,	Mar. 25, 1872.
<i>1st Lieutenant,</i>	FRED M. HEMENWAY,	New Britain,	Aug. 6, 1877.
<i>2d Lieutenant,</i>	J. LESTER OSGOOD,	New Britain,	Aug. 6, 1877.

COMPANY F.

<i>Captain,</i>	JOHN L. WHITE,	Hartford,	Oct. 6, 1868.
<i>1st Lieutenant,</i>	LEVI HOTCHKISS,	Hartford,	Sept. 4, 1871.
<i>2d Lieutenant,</i>	DANIEL S. CAMP,	Hartford,	Sept. 4, 1871.

COMPANY G.

<i>Captain,</i>	WILLIAM H. COATES,	S. Manchester,	April 16, 1877.
<i>1st Lieutenant,</i>	AMOS LAY,	S. Manchester,	April 3, 1877.
<i>2d Lieutenant,</i>	ARTHUR B. KEENEY,	S. Manchester,	Nov. 9, 1877.

COMPANY H.

<i>Captain,</i>	BENJAMIN F. WELLES,	Hartford,	Feb. 5, 1875.
<i>1st Lieutenant,</i>	EDGAR L. POPE,	Hartford,	Feb. 5, 1875.
<i>2d Lieutenant,</i>	WILLIAM M. CLARK,	Hartford,	Jan. 24, 1876.

SECOND REGIMENT.

Colonel.

STEPHEN R. SMITH, New Haven,

Date of Rank.
Jan. 13, 1876.*Lieutenant-Colonel.*

JOSIAH N. BACON, New Haven,

Sept. 3, 1875.

Major.

CHARLES P. GRAHAM, Middletown,

Sept. 3, 1875.

Adjutant—Rank, Captain.

RUSSELL THOMPSON, New Haven,

Jan. 2, 1875.

Quartermaster—Rank, First Lieutenant.

SAMUEL P. BROWN, New Haven,

Jan. 2, 1875.

Paymaster—Rank, First Lieutenant.

CHARLES W. SHELTON, New Haven,

April 13, 1877.

Surgeon—Rank, Major.

EVELYN L. BISSELL, New Haven,

Feb. 28, 1876.

*Assistant Surgeon—Rank, First Lieutenant.**Inspector of Target Practice—Rank, Captain.*

SAMUEL V. KENNEDY, New Haven,

Dec. 22, 1877.

Chaplain.

ALONZO N. LEWIS, Westport,

Mar. 25, 1874.

COMPANY A.

Rank.	Name.	Residence.	Date of Rank.
<i>Captain,</i>	FREDERICK A. SPENCER,	Waterbury,	Feb. 19, 1877.
<i>1st Lieutenant,</i>	FRANCIS H. SMITH,	Waterbury,	June 26, 1876.
<i>2d Lieutenant,</i>	FRANK R. WHITE,	Waterbury,	June 26, 1876.

COMPANY B.

<i>Captain,</i>	CARL G. ENGEL,	New Haven,	Feb. 27, 1871.
<i>1st Lieutenant,</i>	HENRY PHILLIPE,	New Haven,	April 12, 1876.
<i>2d Lieutenant,</i>	GUSTAVE HIRSCH,	New Haven,	June 20, 1877.

COMPANY C.

Rank.	Name.	Residence.	Date of Rank.
<i>Captain,</i>	MAURICE F. BRENNAN,	New Haven,	Dec. 4, 1874.
<i>1st Lieutenant,</i>	JOHN CARBERRY,	New Haven,	Dec. 4, 1874.
<i>2d Lieutenant,</i>	EDWARD LYNN,	New Haven,	Nov. 16, 1875.

COMPANY D.

<i>Captain,</i>	HENRY D. PHILLIPS,	New Haven,	Dec. 21, 1874.
<i>1st Lieutenant,</i>	LUZERNE I. THOMAS,	New Haven,	Mar. 22, 1877.
<i>2d Lieutenant,</i>	CHARLES A. STOKES,	New Haven,	Mar. 22, 1877.

COMPANY E.

<i>Captain,</i>	CHARLES A. BUTTRICKS,	New Haven,	Sept. 16, 1875.
<i>1st Lieutenant,</i>	SAMUEL A. DOWNES,	New Haven,	Mar. 1, 1875.
<i>2d Lieutenant,</i>	HENRY R. LOOMIS,	New Haven,	Sept. 16, 1875.

COMPANY F.

<i>Captain,</i>	LEWIS L. MORGAN,	New Haven,	Jan. 15, 1877.
<i>1st Lieutenant,</i>	CHARLES E. ROUNDS,	New Haven,	July 9, 1877.
<i>2d Lieutenant,</i>	CHARLES E. GRANNISS,	New Haven,	July 9, 1877.

COMPANY G.

<i>Captain,</i>	CHARLES R. BANNON,	Waterbury,	Sept. 25, 1871.
<i>1st Lieutenant,</i>	DENNIS A. MCGRAW,	Waterbury,	Aug. 13, 1874.
<i>2d Lieutenant,</i>	JOHN J. GERAGHTY,	Waterbury,	July 20, 1877.

COMPANY H.

<i>Captain,</i>	FREDERICK E. CAMP,	Middletown,	Aug. 11, 1876.
<i>1st Lieutenant,</i>	HENRY J. BACON,	Middletown,	Jan. 8, 1875.
<i>2d Lieutenant,</i>	FRANK E. NOURSE,	Middletown,	Sept. 20, 1875.

COMPANY I.

<i>Captain,</i>	HENRY B. WOOD,	Meriden,	April 5, 1877.
<i>1st Lieutenant,</i>	JOHN N. LANE,	Meriden,	April 5, 1877.
<i>2d Lieutenant,</i>	JOHN R. MACKAY, JR.,	Meriden,	Jan. 11, 1876.

COMPANY K.

<i>Captain,</i>	WILLIAM N. MIX,	Wallingford,	Feb. 1, 1877.
<i>1st Lieutenant,</i>	STEPHEN A. SMITH,	North Haven,	Nov. 30, 1877.
<i>2d Lieutenant,</i>	ROBERT B. WALLACE,	Wallingford,	Nov. 30, 1877.

THIRD REGIMENT.

Colonel.

NATHANIEL H. AMES, New London,

Date of Rank.
Sept. 3, 1870.*Lieutenant-Colonel.*

WILLIAM H. TUBBS, New London,

Dec. 4, 1875.

Major.

WILLIAM E. F. LANDERS, Mystic Bridge,

Dec. 4, 1875.

Adjutant—Rank, Captain.

HEZEKIAH B. SMITH, New London,

April 20, 1875.

Quartermaster—Rank, First Lieutenant.

FREDERICK W. SHORT, New London,

Feb. 14, 1874.

Paymaster—Rank, First Lieutenant.

JOSEPH W. GILBERT, Norwich,

Feb. 14, 1874.

Surgeon—Rank, Major.

FRANCIS N. BRAMAN, New London,

Jan. 16, 1868.

Assistant Surgeon—Rank, First Lieutenant.

WILLIAM B. YOUNG, Norwich,

Oct. 28, 1871.

Inspector of Target Practice—Rank, Captain.

WILLIAM H. HOVEY, Norwich,

Aug. 26, 1876.

Chaplain.

JOHN DAVIES, Norwich,

Aug. 1, 1872.

COMPANY A.

Rank.	Name.	Residence.	Date of Rank.
<i>Captain,</i>	JOHN H. HOXIE,	Mystic Bridge,	Feb. 11, 1876.
<i>1st Lieutenant,</i>	DENISON BURROWS,	Mystic Bridge,	May 14, 1875.
<i>2d Lieutenant,</i>	JOHN R. LYON,	Mystic River,	Feb. 11, 1876.

COMPANY B.

Rank.	Name.	Residence.	Date of Rank.
<i>Captain,</i>	MICHAEL TWOMEY,	Pawcatuck,	June 7, 1877.
<i>1st Lieutenant,</i>	WILLIAM TAYLOR,	Pawcatuck,	June 7, 1877.
<i>2d Lieutenant,</i>	JAMES O'SULLIVAN,	Pawcatuck,	June 7, 1877.

COMPANY C.

<i>Captain,</i>	JAMES J. MCCORD,	Norwich,	Feb. 2, 1875.
<i>1st Lieutenant,</i>	JAMES F. BORZANG,	Norwich,	April 13, 1875.
<i>2d Lieutenant,</i>	FREDERICK N. SAUNDERS,	Norwich,	Aug. 26, 1873.

COMPANY D.

<i>Captain,</i>	WILLIAM H. BENTLEY,	New London,	May 12, 1873.
<i>1st Lieutenant,</i>	FREDERICK E. ST. CLARE,	New London,	Nov. 12, 1877.
<i>2d Lieutenant,</i>	FRANKLIN GOSS,	New London,	June 12, 1876.

COMPANY E.

<i>Captain,</i>	HERBERT R. CHAPPELL,	Willimantic,	May 14, 1875.
<i>1st Lieutenant,</i>	FRANK S. FOWLER,	Willimantic,	Aug. 18, 1876.
<i>2d Lieutenant,</i>	ALEXANDER L. FULLER,	Willimantic,	Aug. 18, 1876.

COMPANY F.

<i>Captain,</i>	HENRY W. JOHNSON,	Putnam,	May 17, 1873.
<i>1st Lieutenant,</i>	ANSON A. BUCHANAN,	Thompson,	May 26, 1877.
<i>2d Lieutenant,</i>	DANIEL F. X. McEVOY,	Putnam,	Aug. 16, 1875.

COMPANY G.

<i>Captain,</i>	EDWARD P. KING,	Putnam,	Dec. 14, 1871.
<i>1st Lieutenant,</i>	CLINTON A. WINSLOW,	Putnam,	Aug. 30, 1877.
<i>2d Lieutenant,</i>	OTIS FISHER,	Putnam,	Aug. 30, 1877.

COMPANY H.

<i>Captain,</i>	WILLIAM I. HYDE,	Plainfield,	Mar. 7, 1876.
<i>1st Lieutenant,</i>	SETH C. SPAULDING,	S. Killingly,	June 10, 1876.
<i>2d Lieutenant,</i>	LUCIAN R. BURLEIGH,	Plainfield,	June 10, 1876.

FOURTH REGIMENT.

Colonel.

	<i>Date of Rank.</i>
ROBERT B. FAIRCHILD, Bridgeport,	April 6, 1877.

Lieutenant-Colonel.

GEORGE S. CROFUT, Bethel,	April 6, 1877.
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Major.

HENRY SKINNER, Winsted,	April 6, 1877.
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Adjutant—Rank, Captain.

DAVID T. HUBBELL, Bethel,	Aug. 21, 1871.
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Quartermaster—Rank, First Lieutenant.

DANIEL E. MARSH, Bridgeport,	May 28, 1877.
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Paymaster—Rank, First Lieutenant.

THOMAS L. WATSON, Bridgeport,	May 28, 1877.
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Surgeon—Rank, Major.

GEORGE F. LEWIS, Bridgeport,	July 31, 1876.
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Assistant Surgeon—Rank, First Lieutenant.

WILLIAM C. BURKE, JR., South Norwalk,	May 28, 1877.
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Inspector of Target Practice—Rank, Captain.

SAMUEL C. KINGMAN, Bridgeport,	July 31, 1876.
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Chaplain.

GEORGE A. PARKINGTON, New Haven,	May 28, 1877.
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COMPANY A.

<i>Rank.</i>	<i>Name.</i>	<i>Residence.</i>	<i>Date of Rank.</i>
<i>Captain,</i>	HENRY A. GILBERT,	Bethel,	Oct. 7, 1872.
<i>1st Lieutenant,</i>	FREDERICK COLE,	Reading,	Nov. 1, 1875.
<i>2d Lieutenant,</i>	WILLIAM F. HOYT,	Bethel,	Aug. 4, 1876.

COMPANY B.

<i>Captain,</i>	CHARLES A. BLAKEMAN,	Bridgeport,	Nov. 21, 1876.
<i>1st Lieutenant,</i>	GEORGE W. CORNELL,	Bridgeport,	Nov. 21, 1876.
<i>2d Lieutenant,</i>	FRANCIS A. KING,	Bridgeport,	Nov. 21, 1876.

COMPANY C.

Rank.	Name.	Residence.	Date of Rank.
<i>Captain,</i>	PHILIP B. LEVER,	Stamford,	Aug. 26, 1872.
<i>1st Lieutenant,</i>	WILLIAM W. STUDWELL,	Stamford,	May 8, 1877.
<i>2d Lieutenant,</i>	WILLIAM M. MITCHELL,	Stamford,	May 8, 1877.

COMPANY D.

<i>Captain,</i>	JAMES C. CROWE,	South Norwalk,	July 19, 1871.
<i>1st Lieutenant,</i>	ADDISON A. BETTS,	South Norwalk,	May 14, 1875.
<i>2d Lieutenant,</i>	EDWARD F. JENNINGS,	South Norwalk,	June 1, 1877.

COMPANY E.

<i>Captain,</i>	EDWARD N. GOODWIN,	Bridgeport,	Jan. 31, 1868.
<i>1st Lieutenant,</i>	JAMES SHERIDAN,	Bridgeport,	May 30, 1874.
<i>2d Lieutenant,</i>	JAMES DONNELLY,	Bridgeport,	Feb. 25, 1876.

COMPANY F.

<i>Captain,</i>	JOSEPH G. MEAD, JR.,	Greenwich,	Feb. 2, 1875.
<i>1st Lieutenant,</i>	JOHN POWERS,	Greenwich,	Aug. 24, 1877.
<i>2d Lieutenant,</i>	FREDERICK D. KNAPP,	Greenwich,	Aug. 24, 1877.

COMPANY G.

<i>Captain,</i>	ANDREW KNOX,	Danbury,	July 21, 1874.
<i>1st Lieutenant,</i>	GEORGE C. COMES,	Danbury,	Feb. 18, 1876.
<i>2d Lieutenant,</i>	THEODORE RAYMOND,	Danbury,	Feb. 18, 1876.

COMPANY H.

<i>Captain,</i>	ALEXANDER B. SHUMWAY,	Litchfield,	Nov. 8, 1871.
<i>1st Lieutenant,</i>	WILBUR F. WEBSTER,	Litchfield,	May 1, 1876.
<i>2d Lieutenant,</i>	SAMUEL CONE,	Litchfield,	Nov. 12, 1877.

COMPANY I.

<i>Captain,</i>	JOS. H. C. BACHELDER,	Winsted,	May 7, 1877.
<i>1st Lieutenant,</i>	WILBUR F. COE,	Winsted,	May 7, 1877.
<i>2d Lieutenant,</i>	JOHN H. SLOCUM,	Winsted,	May 7, 1877.

COMPANY K.

<i>Captain,</i>	ALONZO GRAY,	Stratford,	Oct. 18, 1864.
<i>1st Lieutenant,</i>	HENRY M. BLAKESLEE,	Stratford,	April 7, 1874.
<i>2d Lieutenant,</i>	CHARLES WILCOXSON,	Stratford,	April 7, 1874.

JUDGE ADVOCATES.

First Regimental District.

MAJOR THOMAS McMANUS, Hartford,

Date of Rank.
July 17, 1872.*Second Regimental District.*

MAJOR H. LYNDE HARRISON, New Haven,

June 18, 1872.

Third Regimental District.

MAJOR JOHN A. TIBBITS, New London,

Sept. 24, 1872.

Fourth Regimental District.

MAJOR SAMUEL FESSENDEN, Stamford,

Aug. 30, 1872.

[2.]

ABSTRACT OF MUSTER ROLLS.

The following table shows the force of the National Guard and the number of officers and men in each company and regiment as per muster of December 1, 1877; also the gain and loss during the year.

The muster of December 1st shows that the National Guard contains 155 commissioned officers and 2,138 enlisted men, a total of 2,293 officers and men. The total force, according to muster of December 1, 1876, was 2,566, showing a loss of 273.

The number of officers who have resigned and been discharged during the year is 36, and 1 has been dishonorably dismissed the service. The number of enlisted men discharged is 628, and 24 discharged to accept promotion and 8 transferred. The number of enlistments during the year is 381, and 11 officers have been appointed from civil life:

FIRST REGIMENT.

	HEADQUARTERS.	Commissioned officers.	Non-Commis. officers.	Musicians.	Privates.	Total.	Gain.	Loss.
Field, Staff & Band,	Hartford,	10	4			14		21
Company A,	Hartford,	3	13	1	46	63		1
“ B,	Hartford,	3	13	2	62	80	10	
“ C,	Rockville,	3	13	2	42	60		11
“ D,	New Britain,	3	12	2	34	51		12
“ E,	New Britain,	3	12	2	45	62		1
“ F,	Hartford,	3	13	1	58	75		4
“ G,	South Manchester, ...	3	13	2	44	62		14
“ H,	Hartford,	3	13	2	41	59		6
Total, .....	.....	34	106	14	372	526	10	70

SECOND REGIMENT.

	HEADQUARTERS.	Commissioned officers.	Non-Commis. officers.	Musicians.	Privates.	Total.	Gain.	Loss.
Field, Staff & Band,	New Haven,	8	6			14		3
Company A,	Waterbury,	3	13	1	44	61		1
" B,	New Haven,	3	13	2	42	60		8
" C,	New Haven,	3	13	2	60	78	3	
" D,	New Haven,	3	12	2	50	67		6
" E,	New Haven,	3	12		52	67	5	
" F,	New Haven,	3	11	2	38	54		14
" G,	Waterbury,	3	13	2	40	58		9
" H,	Middletown,	3	13	1	39	56		12
" I,	Meriden,	3	13	2	40	58		9
" K,	Wallingford,	3	13		36	52		4
Total,		38	132	14	441	625	8	66

THIRD REGIMENT.

	HEADQUARTERS.	Commissioned officers.	Non-Commis. officers.	Musicians.	Privates.	Total.	Gain.	Loss.
Field, Staff & Band,	New London,	10	5	20		35		1
Company A,	Mystic Bridge,	3	11	2	44	60		17
" B,	Pawcatuck,	3	11	2	49	65	6	
" C,	Norwich,	3	12	2	39	56		7
" D,	New London,	3	12	2	19	36		26
" E,	Willimantic,	3	9	2	32	46		11
" F,	Putnam,	3	13	2	44	62		17
" G,	Putnam,	3	13	1	43	60		6
" H,	Plainfield,	3	12	2	46	63		
Total,		34	98	35	316	483	6	85

FOURTH REGIMENT.

	HEADQUARTERS.	Commissioned officers.	Non-Commis. officers.	Musicians.	Privates.	Total.	Gain.	Loss.
Field, Staff & Band,	Bridgeport,	10	5	19	34			2
Company A.....	Bethel,	3	12		61			5
" B.....	Bridgeport,	3	13	2	46			
" C.....	Stamford,	3	12	2	35			12
" D.....	South Norwalk,	3	12	2	44			11
" E.....	Bridgeport,	3	13	1	43			1
" F.....	Greenwich,	3	11	2	55			2
" G.....	Danbury,	3	9	2	41			8
" H.....	Litchfield,	3	11	2	33			16
" I.....	Winsted,	3	13	2	39			9
" K.....	Stratford,	3	13	2	38			8
Total, .....	.....	40	124	36	420	620		74

LIGHT ARTILLERY.

	HEADQUARTERS.	Commissioned officers.	Non-Commis. officers.	Musicians.	Privates.	Total.	Gain.	Loss.
First Section,	Guilford,	2	7		23	32		1

RECAPITULATION.

		Commissioned officers.	Non-Commis. officers.	Musicians.	Privates.	Total.	Gain.	Loss.
Brigadier-General and Staff, .....	.....	7				7		1
First Regiment, ...	1st Cong. District, ...	34	106	14	372	526		60
Second " ...	2d "	38	132	14	441	625		58
Third " ...	3d "	34	98	35	316	483		79
Fourth " ...	4th "	40	124	36	420	620		74
Light Artillery, ...	2d "	2	7		23	32		1
Total, .....	.....	155	467	99	1572	2293		273

[3.]

TABLE OF ENLISTMENTS AND DISCHARGES.

The annexed tables show the number of enlistments in each company of the Guard during the past year, the number of enlisted men discharged, and the number whose term of service expires previous to December 1, 1878 :

FIRST REGIMENT.

	Enlisted.	Discharged.	Term of service expires previous to Dec. 1, 1878.
Non-Commissioned Staff and Band, .	0	24	3
Company A,	31	32	6
“ B,	10	..	39
“ C, .....	..	11	11
“ D,	5	17	21
“ E,	21	21	18
“ F,	22	23	18
“ G,	6	20	14
“ H,	5	12	17
Total,	100	160	147

SECOND REGIMENT.

	Enlisted.	Discharged.	Term of service expires previous to Dec. 1, 1878.
Non-Commissioned Staff and Band, .	0	2	6
Company A,	18	18	17
“ B,	8	16	9
“ C,	8	5	20
“ D,	7	12	17
“ E,	5	..	6
“ F,	12	26	11
“ G,	9	18	19
“ H,	4	17	10
“ I,	13	22	12
“ K,	12	17	17
Total,	96	153	144

THIRD REGIMENT.

	Enlisted.	Discharged.	Term of service expires previous to Dec. 1, 1878.
Non-Commissioned Staff and Band, .	..	1	18
Company A, .....	..	17	22
“ B,	7	1	..
“ C,	7	14	12
“ D,	5	31	11
“ E,	9	20	7
“ F,	3	20	13
“ G,	25	31	7
“ H, .....	..	..	4
Total,	56	135	94

FOURTH REGIMENT.

	Enlisted.	Discharged.	Term of service expires previous to Dec. 1, 1878.
Non-Commissioned Staff and Band, .	6	8	15
Company A,	10	15	5
“ B,	12	12	9
“ C,	12	24	12
“ D,	11	22	12
“ E,	12	13	10
“ F,	8	10	22
“ G,	4	12	6
“ H,	13	29	6
“ I,	24	33	14
“ K,	11	19	12
Total,	123	197	123

LIGHT ARTILLERY.

	Enlisted.	Discharged.	Term of service expires previous to Dec. 1, 1878.
First Section,	6	7	12

MILITARY ENROLLMENT.

The returns of the military enrollment made by the Selectmen of the various towns, show that the number of inactive militia (persons liable to military duty in case of war, insurrection, or invasion) is, exclusive of the town of Hartford, 60,448 ; and the total number of persons liable to pay a commutation tax in the State is 42,678, an increase of 2,042 in the number liable to tax.

The amount received from the commutation tax is \$85,356, which is \$4,084 more than the amount received last year. The accompanying tables show the number of inactive militia and the number liable to commutation tax in each town :

HARTFORD COUNTY.

TOWNS.	Inactive Militia.	No. of persons assessed Commuta- tion tax of \$2.
Hartford,	*	3,565
Avon,	113	68
Berlin,	291	189
Bloomfield,	165	108
Bristol,	647	347
Burlington, ..	130	86
Canton,	291	152
East Hartford,	383	251
East Granby,	76	52
East Windsor,	343	268
Enfield,	528	334
Farmington,	321	174
Glastonbury,	371	220
Granby,	233	174
Hartland,	99	73
Manchester,	680	420
Marlborough,	38	21
New Britain,	1,673	912
Newington,	83	41
Plainville,	215	151
Rocky Hill,	76	49
Simsbury,	221	169
Southington,	554	381
South Windsor,	203	158
Suffield,	331	257
West Hartford,	171	125
Wethersfield,	225	124
Windsor,	375	263
Windsor Locks,	249	168
Total,	9,085	9,300

* No return of inactive militia.

TOLLAND COUNTY.

TOWNS.	Inactive Militia.	No. of persons assessed Commuta- tion tax of \$2.
Tolland,	99	66
Andover,	59	32
Bolton,	47	33
Coventry,	193	149
Columbia,	73	51
Ellington,	137	107
Hebron,	97	68
Mansfield,	240	157
Somers,	187	149
Stafford,	416	240
Union,	62	41
Willington,	116	76
Vernon,	613	377
Total,	2,339	1,546

NEW HAVEN COUNTY.

TOWNS.	Inactive Militia.	No. of persons assessed Commutation tax of \$2.
New Haven,.....	6,265	3,977
Branford,.....	354	234
Bethany,.....	62	43
Beacon Falls,.....	45	37
Cheshire,.....	235	159
Derby,.....	1,061	602
East Haven,.....	374	240
Guilford,.....	359	185
Hamden,.....	289	190
Madison,.....	197	118
Meriden,.....	2,154	1,483
Middlebury,.....	72	53
Milford,.....	324	189
Naugatuck,.....	530	386
North Branford,.....	158	109
North Haven,.....	242	133
Orange,.....	386	230
Oxford,.....	139	96
Prospect,.....	64	42
Seymour,.....	203	122
Southbury,.....	127	88
Wallingford,.....	565	314
Waterbury,.....	1,768	977
Woodbridge,.....	82	45
Wolcott,.....	66	47
Total,.....	16,121	10,099

MIDDLESEX COUNTY.

TOWNS.	Inactive Militia.	No. of persons assessed Commuta- tion tax of \$2.
Middletown,.....	1,405	1,055
Chatham,	193	129
Chester,.....	112	86
Clinton,.....	151	106
Cromwell,....	140	101
Durham,.....	128	75
East Haddam,	350	260
Essex,.....	291	160
Haddam,.....	192	131
Killingworth,	99	77
Middlefield,.....	112	75
Old Saybrook,.....	103	83
Portland,.....	228	180
Saybrook,	177	122
Westbrook,.....	121	90
Total,.....	3,802	2,730

NEW LONDON COUNTY.

TOWNS.	Inactive Militia.	No. of persons assessed Commuta- tion tax of \$2.
New London,	1,375	760
Norwich,	2,114	1,011
Bozrah,	76	61
Colchester,	377	286
East Lyme,	142	114
Franklin,	52	35
Griswold,	265	161
Groton,	447	255
Lebanon,	225	161
Ledyard,	99	83
Lisbon,	77	60
Lyme,	122	81
Montville,	253	198
North Stonington,	220	156
Old Lyme,	121	85
Preston,	218	150
Salem,	58	38
Stonington,	767	399
Sprague,	251	147
Waterford,	301	213
Total,	7,560	4,454

WINDHAM COUNTY.

TOWNS.	Inactive Militia.	No. of persons assessed Commuta- tion tax of \$2.
Windham,	596	358
Ashford,	171	122
Brooklyn,	163	109
Canterbury,	169	134
Chaplin,	61	34
Eastford,	105	74
Hampton,	86	59
Killingly,	737	404
Plainfield,	328	231
Pomfret,	182	105
Putnam,	506	232
Sterling,	103	68
Scotland,	52	38
Thompson,	332	219
Voluntown,	123	73
Woodstock,	255	162
Total,	3,969	2,422

FAIRFIELD COUNTY.

TOWNS.	Inactive Militia.	No. of persons assessed Commuta- tion tax of \$2.
Fairfield,	432	264
Bethel,	380	174
Bridgeport,	3,407	2,741
Brookfield,	81	68
Danbury,	1,267	822
Darien,	223	146
Easton,	119	85
Greenwich,	655	486
Huntington,	238	150
Monroe,	107	81
New Canaan,	305	222
Newtown,	360	278
New Fairfield,	101	76
Norwalk,	1,431	856
Redding,	153	101
Ridgefield,	210	151
Stamford,	1,257	705
Stratford,	428	233
Sherman,	70	59
Trumbull,	136	78
Weston,	100	69
Westport,	359	250
Wilton,	165	116
Total,	11,984	8,211

LITCHFIELD COUNTY.

TOWNS.	Inactive Militia.	No. of persons assessed Commuta- tion tax of \$2.
Litchfield,	372	242
Barkhamsted,	158	100
Bethlehem,	89	68
Bridgewater,	82	70
Canaan,	115	88
Colebrook,	123	80
Cornwall,	164	105
Goshen,	90	63
Harwinton,	134	82
Kent,	170	104
Morris,	95	66
New Hartford,	258	160
New Milford,	513	376
Norfolk,	119	93
North Canaan,	196	144
Plymouth,	273	190
Roxbury,	99	74
Salisbury,	381	250
Sharon,	254	192
Torrington,	225	257
Thomaston,	245	174
Washington,	188	124
Warren,	69	47
Watertown,	196	147
Winchester,	695	410
Woodbury,	288	210
Total,	5,591	3,916

RECAPITULATION BY COUNTIES.

COUNTIES.	Inactive Militia.	No. of persons assessed Commuta- tion tax of \$2.
Hartford,	* 9,085	9,300
Tolland,	2,339	1,546
New Haven,	16,121	10,099
Middlesex,	3,802	2,730
New London,	7,560	4,454
Windham,	3,966	2,422
Fairfield,	11,984	8,211
Litchfield,	5,591	3,916
Total,	* 60,448	42,678

* Town of Hartford, no return of inactive militia.

[5.]

REPORTS

OF THE

BRIGADIER-GENERAL, BRIGADE INSPECTOR,

AND

EXAMINING BOARD.

BRIGADE HEADQUARTERS,
CONNECTICUT NATIONAL GUARD,
NORWALK, Dec. 1, 1877.

Brig.-Gen. WILLIAM B. FRANKLIN,

Adjutant-General State of Connecticut :

SIR,—I have the honor to report that, in compliance with Special Order No. 56, A. G. O., dated July 17, 1877, the Second and Fourth Regiments and the Section of Light Artillery, C. N. G., were assembled in camp at Norwalk from August 27 to September 1, 1877, inclusive, under my personal command.

The grounds selected for the encampment were found well adapted to the purpose, and the usual routine of camp duty was regularly performed during the week.

The general conduct and discipline of the entire command were excellent, the exceptional point being an undue amount of straggling from camp at night.

In drill, the regiments were found capable of executing properly all battalion and brigade movements.

The drill and manœuvering of the Artillery were doubtless the best ever shown at our encampments, and reflects great credit upon Lieutenant Lee, its efficient commandant.

The guard duty was unevenly performed, many of the men

and not a few of the officers lacking proper instruction in this respect.

The parades of ceremony and the policing of the camp were almost faultless.

The spirit and tone of these commands were admirable—the one thing needed to make them as nearly perfect as such organizations can well be, being more extended opportunities for instructing the subordinate officers.

Permit me to make especial mention of the untiring labors of Colonels Smith and Fairchild for the welfare and improvement of their regiments—models of soldierly proficiency themselves, they are well worthy of the honorable positions they hold.

During the year the monthly drill reports of the Fourth Regiment have been regularly received, and show a fair attendance at drill, "Co. I," Captain Bachelder of Winsted, deserving especial commendation for its high average of attendance.

No drill reports have been received from other regiments.

I forward herewith a report of inspection made at the encampment by Major Stetson, Brigade Inspector of Target Practice, to whom the duty was assigned in consequence of the absence of the Brigade Inspector.

Very respectfully your obedient servant,

WM. RANDEL SMITH,

Brig.-Gen. Commanding C. N. G.

NEW HAVEN, Conn., November 1, 1877.

To Brig. Gen. WM. RANDEL SMITH,

Commanding Connecticut National Guard,

Norwalk, Conn. :

GENERAL,—I have the honor to submit the following report of the inspection of the Second and Fourth Regiments, and Section of Light Artillery, made by your order, at Camp Hubbard, South Norwalk, Conn., August 30, 1877:

Since the last inspection the uniforms have been repaired, and are in fair condition. The accoutrements were found in

good order. The belt plates of the Second Regiment, having been nickel-plated, do not tarnish, and therefore require much less care than the brass ; but unless well done, they scale off and appear very badly. Several cartridge-boxes were noticed without blocks. These should be replaced, as ammunition carried loose in the box is more liable to loss and injury than in the blocks. Belts, knapsacks, and blankets appeared in good condition.

The guns, with but few exceptions, I found in very bad order, both as to care and general condition. Many sights were badly bruised, the sliding-bar or rear sight being so loose on many, they could not be elevated to retain their position when the gun was fired. The barrels were almost universally rusted inside, stocks badly marked, several ramrods lost and broken. The bayonets fit the guns very badly, many of the bands being bent, and with screws gone or broken, they fail to hold the bayonet firmly in place.

I find from experience, that the chambers of many of the guns are so large that great difficulty is experienced in getting ammunition that will not burst ; and while the guns may be good enough for drill, they are wholly unfit for target practice, and I trust it will not be long before some provision will be made that will put our men upon an equal footing with those of other States in this respect.

Companies "I," Captain Wood, and "F," Captain Morgan, Second Regiment, are deserving of especial mention for the cleanliness and general appearance of their arms and equipments. It is evident that the companies that take the most interest in target-practice take much better care of their guns than those who do not by regular practice see the necessity and benefit of keeping them in good order.

I take the liberty to suggest that that part of Wingate's Manual (fifth edition) relating to the "care of the rifle" be made a part of our drill and instruction.

The guns, caissons, harness, and equipments of the Section of Light Artillery were in good condition, and well calculated to do effective service should occasion require.

The quarters were found in good order and well kept, and I

think it may be said that in no encampment of our National Guard were the orders, regulations, and police duties of camp as well observed as at the recent encampment of the Second and Fourth Regiments.

I call attention to and recommend the adoption, for the entire Guard, of a gun-rack for the tent, as used by Company "F," Second Regiment. It is an arrangement not only convenient, but assisting very much to protect the guns from injury in camp. The rack is attached to the rear tent-pole, and is so constructed that the guns are easily fastened in place, thus preventing their being knocked down or blown over in high winds, and adding very much to the neatness and general appearance of the quarters.

I have the honor to be, General,

Very respectfully your obedient servant,

JAMES E. STETSON,

Major and Brigade Inspector of Target-Practice, C. N. G.

To Brig.-Gen. WM. B. FRANKLIN,

Adjutant-General State of Connecticut :

DEAR SIR :—In conformity to General Orders No. 7, from your office, dated August 10, 1877, we met at the encampment of the Second and Fourth Regiments, at Norwalk, on the 29th of August, 1877, and examined each officer who appeared before us in a thorough course of such tactics as is required for the proper performance of the duties of his position.

The following named officers appeared, and on examination were found by us to be sufficiently well qualified for the duties of their respective positions, to-wit :

FIRST REGIMENT.

Colonel Heman A. Tyler,
Lieut.-Col. Lucius A. Barbour,
Captain and Adjutant Arthur L. Goodrich,
Captain William H. Coates,
First Lieutenant Amos Lay.

SECOND REGIMENT.

Captain Frederick E. Camp,
Captain Lewis L. Morgan,
Captain William N. Mix,
Captain Frederick A. Spencer,
Captain Henry B. Wood,
First Lieut. Francis H. Smith,
First Lieut. David Ross,
First Lieut. Luzerne I. Thomas,
First Lieut. John N. Lane,
First Lieut. Charles E. Rounds,
Second Lieut. Frank R. White,
Second Lieut. Stephen A. Smith,
Second Lieut. Charles A. Stokes,
Second Lieut. Gustave Hirsch,
Second Lieut. Charles E. Granniss,
Second Lieut. John J. Geraghty.

THIRD REGIMENT

Captain Michael Twomey,
First Lieut. Seth C. Spaulding,
First Lieut. William Taylor,
Second Lieut. Lucian R. Burleigh,
Second Lieut. Alexander L. Fuller,
Second Lieut. Clinton A. Winslow,
Second Lieut. James O'Sullivan.

FOURTH REGIMENT.

Colonel Robert B. Fairchild,
Lieut.-Col. George S. Crofut,
Major Henry Skinner,
Captain Charles A. Blakeman,
Captain Joseph H. C. Bachelder,
First Lieut. Wilbur F. Webster,
First Lieut. George W. Cornell,
First Lieut. Wilbur F. Coe,
First Lieut. William W. Studwell,
Second Lieut. William F. Hoyt,
Second Lieut. Francis A. King,
Second Lieut. John H. Slocum,
Second Lieut. William U. Mitchell,
Second Lieut. Edward F. Jennings.

The following officers failed to appear for examination or give satisfactory reasons for their non-appearance :

FIRST REGIMENT.

Second Lieut. John Burns.

THIRD REGIMENT.

First Lieut. J. Emerson Harris,
First Lieut. Frank S. Fowler,
First Lieut. William H. Anderson,
First Lieut. Anson A. Buchanan,
Second Lieut. Franklin Goss.

* * * * *

The results of our labors is satisfactory. There is great room for improvement still, and there has been very great improvement during the past two years. With scarcely an exception the officers showed careful study of the Tactics, and there appeared less of carelessness and indifference than ever before.

All of which is respectfully submitted.

CHAS. L. UPHAM, }
DAVID TORRANCE, } *Examining Board.*
THOMAS McMANUS, }

Camp Hubbard, South Norwalk, August 30, 1877.

[6.]
REPORT
OF THE
ASSISTANT ADJUTANT-GENERAL
REGARDING
COLLECTION OF PENSIONS, BOUNTIES, ETC.

ADJUTANT-GENERAL'S OFFICE, }
HARTFORD, CONN., DEC. 1, 1877. }

Brig. General W. B. FRANKLIN,

Adjutant-General State of Connecticut:

GENERAL,—I have the honor to submit the following report regarding the Pension and Bounty business, prosecuted through this office for the fiscal year just closed. The number of Pension Claims filed with the Commissioner of Pensions is 68, and of that number 26 have been granted and certificates issued, 9 rejected, and 33 still remain unsettled. The total number of Pension Claims settled during the year is 74, of which 56 have been granted, and 18 rejected. About 200 claims still remain open on the books of the office, and of these many will have to be abandoned, the claimants not being able to furnish the evidence required.

The number of claims filed for bounty arrears of pay, clothing, and commutation of rations, etc., is 11; of this number 8 have been adjusted and paid, the amount collected being \$511.01.

The amount collected on first payment of pensions granted is \$9,900.33, making the total amount collected on claims prosecuted through this office during the year \$10,411.34. The amount of pension collectible for one year on the 56 Pension Certificates issued is \$5,012.

The executing of Pension Vouchers has been continued during the year, the vouchers for December, March, and June quarters being executed for New Haven pensioners before the removal of the office to Hartford, and for the September quarter the same business was performed for Hartford pen-

sioners, the Pension Agency in this place, Colonel D. C. Rodman, Agent, having been consolidated July 1st with the Boston Agency, where all payments of pensioners residing in this State are now made.

The number of vouchers executed for the four quarters, and amounts collected, are as follows :

Vouchers executed for December quarter,	-	239
Amount collected, - - -	-	\$6,738.39
Vouchers executed for March quarter,	-	227
Amount collected, - - -	-	\$6,507.86
Vouchers executed for June quarter,	-	220
Amount collected, - - -	-	\$5,727.63
Vouchers executed for September quarter,	-	224
Amount collected, - - -	-	\$6,011
Total number of vouchers executed,	-	910
Total amount collected, - -	-	\$24,984.88

A large number of the Pension Claims still unsettled on the books of the office are delayed by the inability of the Surgeon-General, U. S. A., to furnish information called for by the Pension Office, as to the cause of death of deceased soldiers, and the hospital record of invalids. This delay is caused by the reduction of clerical force in the Surgeon-General's office in July, 1874, and October, 1876.

As an explanation to pensioners of some of the delays in settlement of claims, I quote from the Surgeon-General's report, dated October 1, 1877, as follows :

"The total number of official demands upon this division during the fiscal year for information as to the cause of death in the case of deceased soldiers, and the hospital record of invalids, was 20,428. The number of cases remaining unanswered at the close of the previous year, in consequence of insufficient clerical force to make the necessary searches, was 12,919, so that the total number of cases to be searched during the year was 33,347. Of the new cases 16,616 were from the Commissioner of Pensions, 3,474 from the Adjutant-General of the Army, and 338 from miscellaneous sources. Search was made, and replies furnished to the proper authorities, in 14,650 cases. In other words, it was not possible with the clerical force of the division to make search and give replies in one-half the cases, as to which information was

desired, and, as a consequence, 18,697 remained unsearched on the 1st of July, 1877, a number of cases representing rather more than a year and a quarter's work for the clerical force then employed. This condition of affairs is in every way deplorable. Its unavoidable consequence has been that the just claims of the families of soldiers dead or disabled during the war and referred to this office for information, indispensable at once to protect the government and the claimant, must wait rather more than a year and a quarter before their turn is reached."

The work of the Pension Office appears to be progressing as fast as possible, considering the nature of the claims and the difficulties experienced in procuring, at this late day, positive evidence of the incurrence of disease or injury in the service. My experience is that the settlement of claims has been pushed more this year than for a number of years past.

The Commissioner of Pensions, in his annual report, under date of October 15, 1877, states that "more cases, by $24\frac{1}{2}$ per cent., were adjudicated during the fiscal year than in the preceding, and yet the number of pending claims increased 2,471. The number of original claims was increased 7,110, and the number for increase of pension was reduced 4,139. On the 30th day of June last there were pending 84,861 original claims, and 6,583 increase claims, a total of 91,444."

The Commissioner also calls attention to some defects in the system of adjudicating claims, and recommends changes which he thinks will be of benefit to the pensioner and a protection to the government.

There have been a few pension and bounty bills introduced in the present Congress, but none have as yet passed a committee. Some of these bills, if passed, would largely increase the business of this office.

I am, General,

Very respectfully your obedient servant,

SIMEON J. FOX,

Assistant Adjutant-General.

GENERAL ORDERS AND CIRCULARS.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
 ADJUTANT-GENERAL'S OFFICE, }
 New Haven, January 30, 1877. }

GENERAL ORDERS, No. 1.

The following order from the Commander-in-Chief is hereby promulgated for the information of all concerned :

STATE OF CONNECTICUT, }
 EXECUTIVE DEPARTMENT, }
 Hartford, January 27, 1877. }

ORDERS :

The following persons have been appointed on the Staff of the Governor and Commander-in-Chief, to take rank from the third day of January, 1877, in the order in which they are named :

WILLIAM B. FRANKLIN of Hartford, Adjutant-General, with rank of Brigadier-General.

DARIUS N. COUCH of Norwalk, Quartermaster-General, with rank of Brigadier-General.

GEORGE W. BENTLEY of New London, Commissary General, with rank of Brigadier-General.

EDWARD E. BRADLEY of Orange, Paymaster-General, with rank of Brigadier-General.

FRANK GALLAGHER of New Haven, Surgeon-General, with rank of Brigadier-General.

GUERNSEY S. PARSONS of Waterbury, Aide-de-Camp, with rank of Colonel.

HARLOW P. HARRIS of Salisbury, Aide-de-Camp, with rank of Colonel.

CHARLES M. JOSLYN of Hartford, Aide-de-Camp, with rank of Colonel.

They will be obeyed and respected accordingly.

The Adjutant-General is charged with the promulgation of this order to all concerned.

RICHARD D. HUBBARD,
Governor and Commander-in-Chief.

By order of the Commander-in-Chief :

WM. B. FRANKLIN,
Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
 ADJUTANT-GENERAL'S OFFICE, }
 New Haven, March 5, 1877. }

GENERAL ORDERS, No. 2.

The following Act of the General Assembly, passed January session, A. D. 1877, is hereby published for the information of the Connecticut National Guard :

CHAPTER XXXII.

AN ACT CONCERNING REPAIRS OF MILITARY UNIFORMS.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. The Quartermaster-General shall immediately inspect or cause to be inspected all of the uniforms of the Connecticut National Guard, and such uniforms as in his opinion should be repaired shall be sent to him at the State Arsenal, upon proper requisition, and shall be repaired, and parts restored when required, under his direction. After the uniforms shall have been repaired, all which have been inspected as above directed shall remain in service until July 1, 1879, when they revert to the companies, sections, and bands as provided by law, the companies consenting to such extended service: *provided*, that such repairs shall not exceed the sum of twelve thousand dollars.

SECTION 2. This act shall take effect from its passage.

Approved February 28, 1877.

The object of the Legislature in passing this act has been to so arrange matters that the uniforms shall be placed in a condition that will be satisfactory to the National Guard, and at the same time prevent an expenditure apparently extravagant in the present condition of the finances of the State. The subject is one in which all of the companies are directly interested. In bringing it to their notice, the Commander-in-Chief desires that they shall act understandingly, but at the same time calls their attention to the fact that it is the duty of every soldier to assist the civil authorities to lessen the heavy burden of taxation which now weighs upon all classes, and that the acceptance of the conditions of this act will be in accordance with the desire of the Legislature legally expressed. He hopes, therefore, that the feeling of patriotism, always uppermost in the heart of the Connecticut soldier, will induce the unanimous assent of the companies to the conditions of the act.

Brigadier-General Wm. Randel Smith, commanding Connecticut National Guard, will give the necessary directions to carry out the provisions of this act, so far as it refers to the consent of the companies.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
ADJUTANT-GENERAL'S OFFICE, }
New Haven, April 17, 1877. }

GENERAL ORDERS, No. 3.

The following acts and resolutions of the General Assembly, passed January session, A. D. 1877, are published for the information and government of the Connecticut National Guard :

CHAPTER I.

AN ACT IN AMENDMENT OF AN ACT RELATING TO THE MILITIA.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

That section one, chapter three, title ten of the General Statutes be, and it hereby is, amended, so as to read as follows: "The Quartermaster-General shall, upon due requisition therefor, approved by the Adjutant-General, furnish

the active militia, at the expense of the State, with suitable arms, armories, ammunition, equipments, colors, camp-equipage and transportation from its armory to the place of parade or encampment, and a regimental headquarter-room for each regiment, for the safe-keeping of the colors and other State property in charge of the regimental commanders."

Approved January 31, 1877.

CHAPTER CLVI.

AN ACT AMENDING THE MILITIA LAW.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

That section one, chapter six, title ten of the General Statutes, revision of 1875, be amended by striking out in the fourth and fifth lines of said section the words, "and two dollars and fifty cents to each member of a regimental band," and inserting in lieu thereof the words, "except drum and fife major, whose pay, with each member of the regimental band, shall be two dollars and seventy cents."

Approved March 23, 1877.

RESOLUTION

PROVIDING FOR RIFLE-PRACTICE FOR THE CONNECTICUT NATIONAL GUARD.

Resolved by this Assembly : "That the Commander-in-Chief may cause to be constructed, for the use of the Connecticut National Guard, such rifle targets as in his opinion may be necessary, and prescribe the conditions of their use."

Approved March 20, 1877.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
 ADJUTANT-GENERAL'S OFFICE, }
 New Haven, April 23, 1877. }

GENERAL ORDERS, No. 4.

I. The attention of Commissioned Officers of the Connecticut National Guard is called to the instructions for their guidance, published on page 27 of the Militia Law, and a strict compliance with them is requested.

II. Returns of election will also be forwarded in the same manner as resignations, etc.

III. Hereafter, when application for the discharge of any non-commissioned officer, musician, or private of the Connecticut National Guard is made by his commanding officer, it must, in all cases, be sent through the regular channels. Should such application be based upon any cause except expiration of service, certificate of physical disability or non-residence, the reasons for the application must be distinctly stated, and the transmitting officers should inform themselves that the reasons are well grounded before approving and forwarding the application.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
 ADJUTANT-GENERAL'S OFFICE, }
 New Haven, June 2, 1877. }

GENERAL ORDERS, No. 5.

From and after June 15, 1877, the Adjutant-General's office of the State of Connecticut will be at Hartford, in the new Capitol. All communications to the Adjutant-General must, from that date, be directed to Hartford, and all orders from General Headquarters will issue from Hartford.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
 ADJUTANT-GENERAL'S OFFICE, }
 Hartford, August 2, 1877. }

GENERAL ORDERS, No. 6.

The pay and allowances of officers and men placed on duty in obedience to Special Orders, Nos. 59, 60, 61, 62, 64, 65, 66, 67, and 68, General Headquarters, Adjutant-General's Office, State of Connecticut, Current Series, will be as follows, in all cases in which the term of service was longer than two days, and the pay-rolls will be made out accordingly :

PAY OF OFFICERS AND MEN, IN ACCORDANCE WITH U. S. REGULATIONS.

Captain, per month, \$150.00; First Lieutenant, per month, \$125; Second Lieutenant, per month, \$116.67; Sergeants, per month, \$17; Corporals, per month, \$15; Privates, per month, \$13; rations, \$1 per day. Commissioned officers are not entitled to rations. Non-commissioned officers and privates are entitled to one ration per day.

The amount of pay due shall be calculated at the rate of 30 days to one month.

In the cases in which the term of service was two days or less, the allowance for rations will be as heretofore—30 cents per ration.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
 ADJUTANT-GENERAL'S OFFICE, }
 Hartford, August 10, 1877. }

GENERAL ORDERS, No. 7.

I. Col. Charles L. Upham, Lieut.-Colonel David Torrance, and Major Thomas McManus are hereby appointed a Board for the examination of officers of the Connecticut National Guard, and will meet at the encampment of the Second and Fourth Regiments at Norwalk, on Wednesday, the 29th day of August, 1877, at 9 o'clock A. M.

II. The following-named officers are ordered to appear before said Board for examination at the time and place given above :

FIRST REGIMENT.

Colonel Heman A. Tyler, Lieut.-Colonel Lucius A. Barbour, Captain and Adjutant Arthur L. Goodrich, Captain William H. Coates, First Lieutenant Amos Lay, Second Lieutenant Henry F. Smith, Second Lieutenant John Burns.

SECOND REGIMENT.

Captain Frederick E. Camp, Captain Lewis L. Morgan, Captain William N. Mix, Captain Frederick A. Spencer, Captain Henry B. Wood, First Lieutenant Francis H. Smith, First Lieutenant David Ross, First Lieutenant Luzerne I. Thomas, First Lieutenant John N. Lane, First Lieutenant Charles E. Rounds, Second Lieutenant Frank R. White, Second Lieutenant Stephen A. Smith, Second Lieutenant Chas. A. Stokes, Second Lieutenant Gustave Hirsch, Second Lieutenant Charles E. Granniss, Second Lieutenant John J. Geraghty.

THIRD REGIMENT.

Captain Michael Twomey, First Lieutenant Seth C. Spaulding, First Lieutenant J. Emerson Harris, First Lieutenant Frank S. Fowler, First Lieutenant William H. Anderson, First Lieutenant Anson A. Buchanan, First Lieutenant William Taylor, Second Lieutenant Lucian R. Burleigh, Second Lieutenant Franklin Goss, Second Lieutenant Alexander L. Fuller, Second Lieutenant Clinton A. Winslow, Second Lieutenant James O'Sullivan.

FOURTH REGIMENT.

Colonel Robert B. Fairchild, Lieut.-Colonel George S. Crofut, Major Henry Skinner, Capt. Charles A. Blakeman, Captain Joseph H. C. Bachelder, First Lieutenant Wilbur F. Webster, First Lieutenant George W. Cornell, First Lieutenant Wilbur F. Coe, First Lieutenant William W. Studwell, Second Lieutenant William F. Hoyt, Second Lieutenant Francis A. King, Second Lieutenant John H. Slocum, Second Lieutenant William N. Mitchell, Second Lieutenant Edward F. Jennings.

III. The Quartermaster-General will provide an office for the Board, and the Paymaster-General will pay the officers of the First and Third Regiments, reporting for examination, their transportation and the per diem pay and allowances as provided by law for regular duty.

IV. Each officer appearing before the Board will be examined in a thorough course of tactics required for the proper performance of the duties of his position, and return will be made to this office, giving the name and rank of each officer examined, the result of the examination, and such other information and suggestions as the Board may think proper.

V. The members of the Board will be allowed compensation as provided by Paragraph IX of General Orders No. 1, Series of 1872.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
 ADJUTANT-GENERAL'S OFFICE, }
 Hartford, September 28, 1877. }

GENERAL ORDERS, No. 8.

I. The following changes recommended by the Brigade Inspector of Target Practice are hereby authorized in the rear sights of the Peabody rifles in use by the Connecticut National Guard :

1. The shoulder upon the leaf may be reduced to 1-16 inch in height.
2. The slide upon the leaf may be reduced to 1-4 inch in width.
3. The opening in the leaf may be enlarged to 5-16 inch in width.

II. The front sight may be reduced if it has been damaged, but the point or shoulder must not be materially changed in size or shape.

III. The changes herein authorized are to be made under the direction of the company commanders, and are not to be made unless they have been previously authorized by them. The cost of the alterations is to be borne by the companies which make the changes.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
ADJUTANT-GENERAL'S OFFICE, }
Hartford, October 12, 1877. }

GENERAL ORDERS, No. 9.

In obedience to the resolution of the General Assembly of this State providing for rifle-practice for the Connecticut National Guard, approved March 20, 1877, the Commander-in-Chief has authorized the following :

I. Commanders of companies may make requisitions for targets, which, when forwarded through regular channels and approved by the Adjutant-General, will be turned over to the Quartermaster-General, who will have the necessary expenditure made under his direction and subject to his approval. Commanders of regiments, before they approve requisitions for targets, shall inform themselves as nearly as possible of the location of the target-grounds, and shall withhold their approvals, unless in their opinion the grounds are fit for the purpose, and the expenditure will be for the interest of the State. Whether the requisition be approved or disapproved, it must be finally forwarded, and when disapproved, the reasons for its disapproval must be concisely stated.

II. No expenditure greater than fifty dollars will be allowed for any company. Any articles purchased under this order must become the property of the State, and any labor performed must be upon targets belonging to the State.

III. In the selection of target-grounds, the requirements are—1st, the safety of the people living in their vicinity ; 2d, ease of access from the company armory ; 3d, a 200-yard range ; and 4th, a 500-yard range.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
ADJUTANT-GENERAL'S OFFICE, }
Hartford, October 23, 1877. }

GENERAL ORDERS, No. 10.

The attention of regimental and company commanders and inspectors of target-practice is called to that part of the School of the Soldier, as given in Upton's Tactics, which relates to instruction in target-practice indoors—from pages 68 to 72—and to that part of Wingate's Rifle-practice which treats of "preliminary drill." By the law, the companies are required to be instructed in this practice, but the low target records which are, in many cases, sent in to this office as vouchers for the expenditure of ammunition, show that such instruction has been neglected. The colonels of regiments will direct the

inspectors of target-practice to see that these drills are practiced by the companies hereafter.

Whenever targets can be used, all the enlisted men of the company must practice at target-shooting. The ammunition is furnished by the State in sufficient quantities to teach the whole National Guard to use their muskets efficiently.

When the target-firing of a company is commenced, there shall be no firing at 500-yards targets until the whole company has been practiced at 200 yards, and only those men will be allowed to fire at 500 yards whose record at the previous firing at 200 yards amounted to 12 in five shots.

The numbers indicating value of shots for entry on the target record, the dimensions of targets, etc., are given on pages 204 and 205 of Wingate's Rifle-practice, fifth edition.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
ADJUTANT-GENERAL'S OFFICE, }
Hartford, November 10, 1877. }

GENERAL ORDERS, NO. 11.

I. Commanding officers of the companies of infantry and the section of light artillery of the Connecticut National Guard are hereby ordered to make out duplicate muster-rolls of their respective commands, to date December 1, 1877, one copy to be forwarded to the Adjutant-General's Office, on or before the 5th day of December, 1877, and the other to be retained by the commanding officer as a part of the company records.

II. These rolls must account for every commissioned officer and enlisted man whose name appeared on the muster-roll of December 1, 1876, and also those who have joined the organization since that muster-roll was made out, and will give all the information provided for by the blanks furnished. All promotions, discharges, transfers, and changes of any kind, and present residence of all members of the company, must be noted in the proper columns, so that the roll will furnish the military history for the preceding year of every man whose name appears on it.

III. If enlistment papers of all men recruited since last muster have not been forwarded to these headquarters, they will be so forwarded without delay. Recruits must be examined by the surgeon before the papers are forwarded.

IV. The commanding officer signing the roll will sign the proper certificate as inspector and mustering officer.

V. Regimental commanders will forward in like manner muster-rolls of the field and staff, and of the regimental bands of their respective commands.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
 ADJUTANT-GENERAL'S OFFICE, }
 Hartford, November 14, 1877. }

GENERAL ORDERS, No. 12.

I. The following named officers of the Connecticut National Guard, having passed the examination required by law, will be commissioned with date of rank as given herewith :

Major Jas. E. Stetson, Brig. Inspect. of Target-Practice, New Haven,
 September 13, 1877.

FIRST REGIMENT.

Colonel	Heman A. Tyler,	Hartford,	Dec. 29, 1876.
Lieut.-Col.	Lucius A. Barbour,	Hartford,	Dec. 29, 1876.
Major	William E. Cone,	Hartford,	Dec. 29, 1876.
Captain	Arthur L. Goodrich, Adjutant,	Hartford,	Nov. 21, 1876.
Captain	William H. Coates, Co. "G,"	Manchester,	April 16, 1877.
First Lieut.	Amos Lay, Co. "G,"	Manchester,	April 3, 1877.

SECOND REGIMENT.

Captain	Frederick E. Camp, Co. "H,"	Middletown,	Aug. 11, 1876.
Captain	Lewis L. Morgan, Co. "F,"	New Haven,	Jan. 15, 1877.
Captain	William N. Mix, Co. "K,"	Wallingford,	Feb. 1, 1877.
Captain	Fred. A. Spencer, Co. "A,"	Waterbury,	Feb. 19, 1877.
Captain	Henry B. Wood, Co. "I,"	Meriden,	April 5, 1877.
First Lieut.	Francis H. Smith, Co. "A,"	Waterbury,	June 26, 1876.
First Lieut.	David Ross, Co. "K,"	Wallingford,	Feb. 1, 1877.
First Lieut.	Luzerne I. Thomas, Co. "D,"	New Haven,	Mar. 22, 1877.
First Lieut.	John N. Lane, Co. "I,"	Meriden,	April 5, 1877.
First Lieut.	Chas. E. Rounds, Co. "F,"	New Haven,	July 9, 1877.
Second Lieut.	Frank R. White, Co. "A,"	Waterbury,	June 26, 1876.
Second Lieut.	Chas. E. Rounds, Co. "F,"	New Haven,	Jan. 15, 1877.
Second Lieut.	Stephen A. Smith, Co. "K,"	Wallingford,	Feb. 1, 1877.
Second Lieut.	Chas. A. Stokes, Co. "D,"	New Haven,	Mar. 22, 1877.
Second Lieut.	Gustave Hirsch, Co. "B,"	New Haven,	June 20, 1877.
Second Lieut.	Chas. E. Granniss, Co. "F,"	New Haven,	July 9, 1877.
Second Lieut.	John J. Geraghty, Co. "G,"	Waterbury,	July 20, 1877.

THIRD REGIMENT.

Captain	Michael Twomey, Co. "B,"	Pawcatuck,	June 7, 1877.
First Lieut.	Seth C. Spaulding, Co. "H,"	Killingly,	June 10, 1876.
First Lieut.	William Taylor, Co. "B,"	Pawcatuck,	June 7, 1877.
Second Lieut.	Lucian R. Burleigh, Co. "H,"	Plainfield,	June 10, 1876.
Second Lieut.	Alex. L. Fuller, Co. "E,"	Willimantic,	Aug. 18, 1876.
Second Lieut.	Clinton A. Winslow, Co. "G,"	Putnam,	Aug. 22, 1876.
Second Lieut.	James O'Sullivan, Co. "B,"	Pawcatuck,	June 7, 1877.

FOURTH REGIMENT.

Colonel	Robt. B. Fairchild,	Bridgeport,	April 6, 1877.
Lieut.-Col.	George S. Crofut,	Bethel,	April 6, 1877.
Major	Henry Skinner,	Winsted,	April 6, 1877.
Captain	Chas. A. Blakeman, Co. "B,"	Bridgeport,	Nov. 21, 1876.
Captain	J. H. C. Bachelder, Co. "I,"	Winsted,	May 7, 1877.

First Lieut.	Wilbur F. Webster,	Co. "H,"	Litchfield,	May 1, 1876.
First Lieut.	George W. Cornell,	Co. "B,"	Bridgeport,	Nov. 21, 1876.
First Lieut.	Wilbur F. Coe,	Co. "I,"	Winsted,	May 7, 1877.
First Lieut.	Wm. W. Studwell,	Co. "C,"	Stamford,	May 8, 1877.
Second Lieut.	William F. Hoyt,	Co. "A,"	Bethel,	Aug. 4, 1876.
Second Lieut.	Francis A. King,	Co. "B,"	Bridgeport,	Nov. 21, 1876.
Second Lieut.	John H. Slocum,	Co. "I,"	Winsted,	May 7, 1877.
Second Lieut.	Wm. U. Mitchell,	Co. "C,"	Stamford,	May 8, 1877.
Second Lieut.	Edw. F. Jennings,	Co. "D,"	So. Norwalk,	June 1, 1877.

II. The following named officers of the Connecticut National Guard, having presented a satisfactory excuse for not appearing before the Examining Board, will be allowed another opportunity for examination :

First Lieut.	Frank S. Fowler,	Co. "E,"	3d Regiment,
First Lieut.	Anson A. Buchanan,	Co. "F,"	3d Regiment.
Second Lieut.	Henry F. Smith,	Co. "A,"	1st Regiment.

III. Lieutenant Franklin Goss, Second Lieutenant Co. "D," Third Regiment, having failed to appear before the Examining Board, or to present a satisfactory excuse for not appearing, his appointment is hereby revoked.

IV. The following named officers of the Connecticut National Guard, not being required to pass an examination in military tactics, will be commissioned with date of rank as given herewith :

FIRST REGIMENT.

First Lieut.	Harry P. Atherton,	Asst. Surg.,	Hartford,	Jan. 19, 1877.
	J. G. Griswold,	Chaplain,	Hartford,	April 24, 1876.

SECOND REGIMENT.

First Lieut.	Chas. W. Shelton,	Paymaster,	New Haven,	April 13, 1877.
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FOURTH REGIMENT.

Major	George F. Lewis,	Surgeon,	Bridgeport,	July 31, 1876.
First Lieut.	Daniel E. Marsh,	Quarterm'r,	Bridgeport,	May 28, 1877.
First Lieut.	Thos. L. Watson,	Paymaster,	Bridgeport,	May 28, 1877.
First Lieut.	Wm. C. Burke, Jr.,	Asst. Surg.,	So. Norwalk,	May 28, 1877.
	Geo. A. Parkington,	Chaplain,	New Haven,	May 28, 1877.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
 ADJUTANT-GENERAL'S OFFICE, }
 Hartford, November 23, 1877. }

GENERAL ORDERS, No. 13.

I. Certain publications of official documents, bearing a somewhat personal character, having been made by officers or soldiers belonging to the Connecticut National Guard, the following is published for the information of all concerned :

The Connecticut National Guards' "system of discipline, exercise and administration, save as otherwise expressly provided in this title, shall conform as nearly as practicable to that prescribed from time to time for the army of the United States."—Chap. 2, Sec. 17, Militia Law of the State of Connecticut.

"If any officer shall hereafter, without proper authority, permit the publication of any official letter or report, . . . his name will be submitted to the

President for dismissal. This rule applies to all official letters and reports written by an officer himself."—G. O. 151, W. D., A. G. O., Oct. 4, 1862.

"Deliberations or discussions among any class of military men, having the object of conveying praise or censure, or any mark of approbation toward their superiors in the military service, and all publications relative to transactions between officers of a private or personal nature, whether newspaper, pamphlet, or hand-bill, are strictly prohibited."—Revised Army Regulations, 1863, Art. 26, Paragraph 220.

II. Should any member of the Connecticut National Guard feel aggrieved at the action of his military superior, a proper presentation of the case to the Commander-in-Chief will always receive respectful attention. The habit of publishing grievances in the newspapers is unmilitary, and will not be allowed hereafter.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
ADJUTANT-GENERAL'S OFFICE, }
Hartford, November 30, 1877. }

GENERAL ORDERS, NO. 14.

So much of General Order No. 12, A. G. O., current series, as revokes appointment of Second Lieutenant Franklin Goss, Co. D, Third Regiment Connecticut National Guard, is hereby revoked, it appearing that he had made a satisfactory excuse for non-appearance before the Examining Board, but that it had failed to reach this office.

By order of the Commander-in-Chief,

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
ADJUTANT-GENERAL'S OFFICE, }
Hartford, July 20, 1877. }

CIRCULAR.

The following Act, being Chapter CLVII. of the Public Acts passed by the General Assembly, January Session, A. D. 1877, is published for the information and government of the Connecticut National Guard :

AN ACT RELATING TO SALARIES AND FEES.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. That all compensation which is paid either directly or indirectly from the State treasury to any person holding any office under, or performing any service for, any department of the State government, whether executive, judicial, or legislative, and whether the same be paid either by an annual salary or a per diem compensation, or by fees of any kind, is hereby reduced ten per cent. from the rates now established by law.

SEC. 2. All accounting and disbursing officers of the State are hereby directed to make the deduction required by this act in making up their accounts and payments.

SEC. 3. This act, so far as it relates to the five State officers, shall take effect January 1, 1879, and shall otherwise take effect July 1, 1877: *provided*, nothing in this act shall affect the salary now by law established for the Judges of the Supreme and Superior Courts of this State.

Approved March 23, 1877.

Hereafter all pay-rolls for duty performed in accordance with law by any portion of the National Guard will be made with the deduction of ten per cent. from the regular pay prescribed by Section 1, Chapter VI. of the Militia Law. No deductions will be made from the commutation for rations and forage as allowed by the Army Regulations of the United States, those items not coming under the head of compensation.

The pay of the National Guard, under this law, will be as follows:

To each officer, musician, and private, for each day's service in complete uniform, when authorized by law, \$1.80; to each drum and fife-major, and members of regimental bands, for each day's service, in complete uniform, etc., \$2.43; for each horse furnished and used by officers required to be mounted, \$4.50; for each artillery horse used on parade, \$1.80; for rations, commuted, each, 30 cents; for forage, commuted, each, 26 2-3 cents.

W. B. FRANKLIN,

Adjutant-General.

GENERAL HEADQUARTERS STATE OF CONNECTICUT, }
 ADJUTANT-GENERAL'S OFFICE, }
 Hartford, August 21, 1877. }

CIRCULAR.

I. Commanders of troops in course of transportation are reminded that, to avoid accidents, bayonets must be unfixed and placed in the scabbards before the troops get on to boats or trains, and that the troops have precisely the same rights and duties as other passengers—no more and no less. These rights and duties need not be specified.

II. The attention of commanding officers of the regiments which go into camp on the 27th inst., is called to the following extract from the militia law of the State:

"The commander of the regiment shall detail officers from his staff, who shall attend the roll-calls of the companies and report to him the names of absentees of such companies, and such report shall be forwarded to the Adjutant-General.

"Absence without leave from either of said roll-calls shall be deemed as absence for the entire day, and so reported on the pay-roll."

Blanks will be furnished from this office to enable the regimental commanders to comply with the requirements of the above extracts. They will see that the reports are made out immediately after each roll-call.

Should the field and staff of the regiment not furnish enough commissioned officers to attend the roll-calls of all the companies, the regimental commander may detail company officers for such duty, but only to supply the deficiency of field and staff officers. No pay-roll will be approved by the Adjutant-General unless the reports specified show that the law above quoted has been obeyed.

W. B. FRANKLIN,

Adjutant-General.

REPORT

OF THE

Quartermaster General

OF THE

STATE OF CONNECTICUT,

TO THE

GENERAL ASSEMBLY,

JANUARY SESSION, 1878.

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD:

PRESS OF WILEY, WATERMAN & EATON.

1878.

State of Connecticut.

AUDITORS' REPORT.

To the Honorable the General Assembly of the State of Connecticut :

The undersigned, Auditors of the accounts of the Quartermaster-General for the term ending November 30, 1877, have attended to their duties, and respectfully report :

That we have examined the books and accounts of the office, and have found them correct, and the vouchers for all payments on file ; that the Arsenal buildings and the military stores, and other property of the State in charge of the department, appear to have been cared for in a proper manner ; and the Auditors are of the opinion that the Quartermaster-General, D. N. Couch, and his assistant, Major T. C. Swan, have performed their duties in a faithful and capable manner.

R. W. FARMER, }
WM. BERRY, } *Auditors.*

REPORT.

QUARTERMASTER-GENERAL'S OFFICE,
HARTFORD, CONN.

To the General Assembly of Connecticut :

I have the honor to present herewith the Annual Report of this Department for the fiscal year ending November 30, 1877.

The office of Quartermaster General in this State includes also that of Chief of Ordinance and Inspector of Armories, together with the public property contained therein.

STATE ARSENAL.*

The reserve supplies of military material are retained in the Arsenal and issued therefrom when required. These stores were turned over to me by my predecessor, General Wm. H. Green, in good order. Of those that are serviceable the cost value is about seventy thousand dollars.

ARTILLERY.

Sixteen field-pieces comprise the State Artillery, ten being in the Arsenal, four, loaned by law, in New Haven, and two in service at Guilford ; all having ammunition

*The General Assembly of 1812, at its October Session, in New Haven. "Resolved, that there be built in or near Hartford, an Arsenal of brick and stone, * * * * That the said building be appropriated solely to storing the field artillery and small arms not in use, the fixed ammunition, balls, flints, cartouche boxes, camp kettles and other warlike stores belonging to the State, excepting gun powder not in cartridges." The Arsenal is supposed to have been constructed in 1813, and permanently occupied since 1814.

wagons, caissons, but there are harnesses only for a four gun battery. The four Gatling Guns are in good condition.

SMALL ARMS.

Eight hundred excellent new Springfield breech loaders, calibre, $\frac{4.5}{100}$ inch, were received in August last by requisition of His Excellency the Governor, upon the U. S. Ordinance Department. Four hundred in round numbers have been issued to the First Regiment in exchange for Peabody breech loaders, calibre, $\frac{4.3}{100}$ inch, the balance will be turned over to the Second Regiment to take the place of similar Peabodys. The Third Regiment is armed with Springfield breech loaders, calibre, $\frac{5.0}{100}$ inch, and the Fourth Regiment with the Peabody.

The reserve breech loaders amount to eleven hundred and eight (1108); and there are in the hands of the State and Governor's Guards, two thousand two hundred and seventy-six (2276), making three thousand three hundred and eighty-four (3384) as the whole number of modern arms owned by the State.

In reserve and loaned by law, there are six hundred (600) muzzle loaders. The number of revolving six shooters is in round numbers three hundred and fifty (350).

The two thousand (2000) Peabody arms were purchased in 1872 for the sum of thirty-four thousand dollars, at a time when breech loading rifles could not be procured from the United States. They are part of a large quantity hastily manufactured for sale to the French Government, but not delivered by reason of cessation of hostilities. This weapon is not a satisfactory one from having been chambered from two different Spanish cartridges, besides possessing other serious defects of construction, and during the labor troubles of the past summer, I was seriously concerned as to its efficiency. Immediately afterwards I began a correspondence, and finally held an interview, with the president of the company from whom they were purchased, with the following satisfactory result:

The Providence Tool Co. agrees to take the two thousand stand, put in a new barrel chambered for the Springfield cartridge, calibre 45, replace defective parts, and return a serviceable arm *without expense to the State*.

CAMP EQUIPAGE.

The camp equipage in store, consisting of seven hundred and fifteen tents with other materials, is in fair order, and sufficient to place three thousand men in the field.

Overcoats are not supplied permanently to the troops; the nine hundred and sixty-six on hand, together with five hundred and sixty extra blankets, being used as occasion may require at encampment and for other military purposes.

Messing utensils are not furnished by this Department. At annual encampments companies usually contract with purveyors for cooked rations, the expense being borne by the men at an average daily cost of about one dollar each.

The last annual encampment was located by the proper authority at a point to which the transportation of the troops would be the minimum; Norwalk was selected.* The Railroads conveying the soldiers on this occasion, viz.: the New York, New Haven & Hartford, the Air Line, the Naugatuck and the Danbury & Norwalk roads, charged one-half rates of fares. The amount expended for that encampment by this Department, is as follows:

Transportation of troops, baggage, camp	
equipage, &c., - - - - -	\$1,670.75
All other expenses, - - - - -	1,207.25
Total, - - - - -	<u>\$2,878.00</u>

* The Water Commissioners of both the city of South Norwalk and Norwalk Borough made no charges for water used at the encampment.

ARMORIES.

Thirty-seven armories, head-quarters and band rooms are leased for the use of the Connecticut National and Governor's Guards, not including allowances by law to five outside military organizations. Some changes have been made under this heading, to take effect from the beginning of the armory year, October 1st, current, which will lessen the annual expenses fifteen hundred and seventy-five dollars. To accomplish this I was obliged to disburse four hundred and eighty-four dollars.

Three companies of the State Guard, jointly occupying an armory in Hartford, asked for an allowance to pay their gas bills. Following the custom of my predecessors, I have not felt at liberty to appropriate money for such purposes.

The "Veteran Flags" are carefully guarded, according to the directions of your honorable body, having been added to since the last annual report by those of the Twenty-eighth Regiment, which I found in the hands of a citizen of Stamford. The Twenty-third is now alone unrepresented, her colors having never been turned over to the Quartermaster General.

BONDS.

Bonds held for the security of military stores have been re-examined and supervised during the present year.

They are as follows :

Connecticut National Guard,	-	-	-	\$148,400.00
Governor's Guards, City of New Haven,				
Schools and semi-military organizations,				35,420.00
Total,	-	-	-	\$183,820.00

The following Act concerning repairs of military uniforms was passed by the last General Assembly :

"Be it enacted by the Senate and House of Representatives in General Assembly convened :

"SECTION 1. The Quartermaster General shall immediately inspect, or cause to be inspected, all of the uniforms of the Connecticut National

Guard, and such uniforms as in his opinion should be repaired, shall be sent to him at the State Arsenal, upon proper requisition, and shall be repaired, and parts restored when required, under his direction. After the uniforms shall have been repaired, all which have been inspected as above directed, shall remain in service until July 1st, 1879, when they revert to the companies, sections and bands, as provided by law, the companies consenting to such extended service: *provided*, that such repairs shall not exceed the sum of twelve thousand dollars. * * * * *

"Approved, February 28, 1877."

The uniforms were carefully inspected by myself and assistant, Major T. C. Swan, as follows:

Coats condemned, - - - - -	9
Trousers, pairs of, condemned, - - - - -	1,223
Coats to be repaired, - - - - -	632
Trousers to be repaired, - - - - -	591

Following are the expenditures on this account:

Agents Middlesex Mills, Grey Cloth, - -	\$1,845.12
Dean & Sons, Delaware, Blue Kersey, - -	1,713.13
Boylan & Co., N. Y., making up, - -	2,157.00
Baker & McKenney, Hats, Pompons, - -	71.50
Allen & Co., Epaulettes, - - - - -	55.11
H. E. Patten, Hartford, repairing and renovating	
1,223 Garments, - - - - -	1,070.61
Slight repairs on Clothing not sent to Arsenal,	140.94
Freight, express, insurance, inspecting, &c.,	258.87
	<hr/> \$7,312.28
Less Cloth on hand, - - - - -	108.50
	<hr/>
Total expended, - - - - -	\$7,203.78
Unexpended balance of appropriation in hands	
of State Treasurer, - - - - -	\$4,796.22
	<hr/>
Amount of appropriation, - - - - -	\$12,000.00

The State Guard, by surrendering their uniforms for two years, will have saved the State more than thirteen thousand dollars; it having cost on an average, during the last five years, upwards of ten thousand dollars annually for their clothing.

STATE UNIFORMS.

By law, "the uniforms of each regiment shall be as prescribed by its commissioned officers, approved by the commander-in-chief," they becoming company property at the end of five years' service. The State allows twenty-five dollars towards every uniform purchased, the men contributing individually from five to ten dollars more. Under this system the regiments adopted dissimilar uniforms, all of which were poorly suited to the requirements of actual service.

I earnestly recommend that a State uniform be provided for at this session, to become a law when those now in use and well-worn shall revert to their companies. It should assimilate, for many reasons, to that of the United States, of which several millions of suits have been issued in the last sixteen years, giving general satisfaction. I estimate that for about twenty-one dollars a complete outfit could be furnished by this department.

The day has come when one of two measures should be adopted. The organized militia will have to be brought into such a state of efficiency as to give full confidence in their reliability under all circumstances that may arise, or the force done away with, and the State lean upon the General Government whenever internal commotions threaten the peace and well being of our commonwealth. If the former is decided upon as the wisest, there is no reason in the world why the Guard shall not be made as effective as those regiments sent out during the Rebellion, when it was proved that Connecticut's sons of this age are not one whit less valorous than their ancestors were, who fought so gallantly in the Indian, French and Revolutionary wars.

There are officers in your National Guard who have but little faith in their men ; the reason of this is that these gentlemen have no faith in themselves, and I respectfully recommend that laws be enacted which shall purge the Guard of all such persons.

I commend the Assistant Quartermaster General and employes of this Department for their devotion to public interests.

My account current, as well as detailed statements of all public stores under my supervision, is annexed.

I am, very respectfully,

D. N. COUCH,

Quartermaster-General of Connecticut.

STATE OF CONNECTICUT,
QUARTERMASTER-GENERAL'S DEPARTMENT, }
Hartford, January 16th, 1877. }

BRIG. GEN. D. N. COUCH,
Quartermaster-General of Connecticut.

GENERAL :

I have the honor to hand you a statement of the account of this office with the State of Connecticut, from the commencement of the fiscal year, December 1, 1876, to the period when my official transactions closed, January 16, 1877.

I am, very respectfully,
Your obedient servant,

W. H. GREEN,
Late Quartermaster-General.

DR. STATE OF CONNECTICUT IN ACCOUNT WITH

1877.

Jan. 15.	To amount expended for repairs and improvements on				
	Arsenal grounds and buildings,	-	-	-	\$26.37
	To amount expended for contingent expenses,	-	-	-	80.66
	" " care public property,	-	-	-	354.60
	" " office expenses,	-	-	-	29.95

CONN. NATIONAL GUARD.

	To amount expended for military stores,	-	-	-	258.59
	" " uniforms,	-	-	-	775.00
	" " armory rents,	-	-	-	200.00
	" " officers' compensation,	-	-	-	100.00
	" " care of arms,	-	-	-	180.00
	To balance turned over to State Treasurer,	-	-	-	279.39
					<u>\$2,284.56</u>

W. H. GREEN, QUARTERMASTER-GENERAL.

Cr.

1876.				
Dec.	1.	By cash balance from old account,	- - -	\$1,583.01
1877.				
Jan.	3.	" on order from Comptroller,	- - -	600.00
	15.	" from sale of buttons,	- - -	4.28
		" from officers and others,	- - -	97.27

 \$2,284.56

RECEIPTS, ISSUES, TAKEN UP, EXPENDED, DROPPED AND
SOLD OF PUBLIC PROPERTY, FROM NOVEMBER 30, 1876, TO
JANUARY 16, 1877, BY GEN. W. H. GREEN, LATE Q. M.
GENERAL.

RECEIVED FROM PURCHASE.

58 lbs. Powder,	2 C. N. G. Pants,
1 C. N. G. Hat,	1 C. N. G. Pompon.

RECEIVED FROM C. N. G.

5 Arm Chests.

TAKEN UP.

3,000 Metallic Ball Cartridges, Cal. .43,	33 Band Springs,
54 Hammers,	8 Side Screws,
9 Main Springs,	18 Bayonet Clasps,
8 Sights,	33 Spring Vises.
2 Sear Spring Screws,	

ISSUED TO C. N. G.

500 Metallic Ball Cartridges, Cal. .43,	1 C. N. G. Hat,
2 C. N. G. Pants,	1 C. N. G. Pompon.

EXPENDED AND DROPPED.

5 Camp Tables,	3 Vent Punches,
95 Camp Chairs,	2 Waist Belts,
2 Red Sacks,	100 Friction Primers,
3 Axes and Helves,	1,165 Conical Ball Cart'ges, Cal. .58.
1 Half Axe,	2 Thumb Stalls,
13 Camp Stools,	1 Bit Stock,
1 Padlock, brass,	144 Tumbler Screws,
90 lbs. Soap,	1 Sear,
1 6-pdr. Worm and Stave,	150 Sear Springs.
1 12-pdr. Worm and Stave,	

SOLD TO OFFICERS AND OTHERS.

70 12-pdr. Cartridge Bags,	1 Wall Tent Poles, set,
73 Friction Primers,	100 6-pdr. Bags,
1 6-pdr. Sponge and Rammer,	2 Cavalry Overcoats,
1 6-pdr Sponge Cover,	2 Magenta Blankets,
1 Drum Sling,	72 C. N. G. Coat Buttons,
1 N. C. O. Waist Belt and Plate,	72 C. N. G. Vest Buttons.

Dr. STATE OF CONNECTICUT IN ACCOUNT WITH

1877.

Dec. 1.	To amount expended for repairs and improvements on Arsenal grounds and buildings, - - - -	\$490.97
	To amount expended for office expenses, - - - -	115.60
	“ “ care public property, - - - -	2,309.16
	“ “ postage, - - - -	49.07
	“ “ freight and express, - - - -	171.40

CONN. NATIONAL GUARD AND GOVERNOR'S GUARD.

To amount expended for encampment, military stores, &c., - - - - -	3,018.39
To amount expended for transportation, - - - -	2,036.90
“ “ equipments, - - - -	559.10
“ “ uniforms, - - - -	225.00
“ “ armory rents, - - - -	16,116.19
“ “ officers' compensation, - - - -	2,195.63
“ “ care of arms, - - - -	2,776.66
“ “ targets, - - - -	283.00
“ “ uniform repairs, (Act passed January Session, 1877,) - - - -	7,312.28

SEMI-MILITARY ORGANIZATIONS.

To amount expended for armory rents, Wilkins' Battalion :	
Co. A., New Haven, -	\$100.00
Co. B., Hartford, -	100.00
Co. C., Bridgeport, -	100.00
	300.00
To amount expended for armory rent Cambridge G'rd, Hartford, - - - -	100.00
“ “ armory rent, Emmet Guard, New Haven, - - - -	100.00
To balance, - - - - -	1,779.40
	<u>\$39,938.75</u>

D. N. COUCH, QUARTERMASTER-GENERAL.

CR.

1877.						
Jan. 17.	By cash on order from Comptroller,	-	-	-	\$1,000.00	
Mch. 1.	" " "	-	-	-	2,000.00	
May 8.	" " "	-	-	-	5,000.00	
June 30.	" " "	-	-	-	2,000.00	
Aug. 4.	" " "	-	-	-	3,000.00	
Sept. 10.	" " "	-	-	-	10,000.00	
Oct. 3.	" " "	-	-	-	10,000.00	
20.	" " "	-	-	-	4,000.00	
Nov. 20.	" " "	-	-	-	2,500.00	
30.	" from sale of buttons,	-	-	-	19.60	
	" " sale of arms and accoutrements,	-	-	-	25.00	
	" " transportation, returned,	-	-	-	140.45	
	" " officers and others,	-	-	-	231.08	
	" " freight, U. S. Government,	-	-	-	22.62	

\$39,938.75

By balance, - - - - - \$1,779.40

CLASS A. CAMP AND GARRISON EQUIPAGE.

[illegible]

PROPERTY RETURN.

CLASS B. CLOTHING.

[illegible]

PROPERTY RETURN.

CLASS C. QUARTERMASTER'S STORES.

		Company Chests.																	
		Augers.																	
		Bit Stocks.																	
		Claw Chisels.																	
		Hammers.																	
		Crow Bars.																	
		Marking Pots.																	
		Stencil Plates, sets																	
		Stencil Brushing.																	
		Padlocks, Brass.																	
		Padlocks, Iron.																	
		Candles, pounds.																	
		Soap, pounds.																	
		Flags, Silk National, Veteran.																	
		Flags, Silk Regimental, Veteran.																	
		Guidons, Veterans.																	
		Guidons, Infantry, C. N. G.																	
		Flags, Rebel Trophies.																	
		Guidon, Lt. Battery, C. N. G.																	
		Markers, C. N. G.																	
		Medicine Chests.																	
Received from Gen. W. H. Green, Jan. 16, 1877,	-	3	1	12	1	2	2	2	3	1	12	2	18	330	37	41	18	2	2
Received from Connecticut National Guard,	-	3
Received from purchase during the year,	-
Taken up,	-	1	1	2	..
Total to be accounted for,	-	3	1	12	1	2	2	2	3	3	12	2	178	330	38	42	20	5	2
Expended in service by Conn. National Guard,	-	1	160	150
Total expended,	-	1	160	150
Remaining on hand November 30, 1877,	-	3	1	12	1	2	1	2	8	3	12	2	18	180	38	42	20	5	2

PROPERTY RETURN.

CLASS D. ORDNANCE AND ORDNANCE STORES.

[illegible]

PROPERTY RETURN.

CLASS D. ORDNANCE AND ORDNANCE STORES--(Continued).

[illegible]

PROPERTY RETURN.

CLASS D. ORDNANCE AND ORDNANCE STORES—(Continued.)

[illegible]

BRIGADE, C. N. G.

Brigadier General W. Randall Smith, Norwalk.

- 1 Springfield B. L. R. Musket, cal. .45.
- 3000 Metallic Ball Cartridges, cal. .43.

FIRST REGIMENT, C. N. G.

Colonel Heman A. Tyler, Hartford.

- 2 Artillery Sabres.
- 4 Waist Belts.
- 4 Waist Belt Plates.
- 4 N. C. Staff, Cross Belts and Plates.
- 4 N. C. Staff Swords.
- 6 1st Regiment Uniforms, complete.
- 1 Regimental Flag, State.
- 1 " " National.
- 4 Guidons.
- 2 Color Belts.
- 2 Color Waist Belts and Plates.
- 21 Music Pouches.
- 21 Band Waist Belts and Plates.
- 6 Markers.

Infantry Company A, Hartford, Captain WILLIAM WESTPHAL.

- 50 Springfield B. L. Rifled Muskets, cal. .45.
- 50 " " " Musket Bayonets.
- 6 Screw Drivers.
- 6 Wipers, bristle.
- 65 Cartridge Boxes.
- 65 Cartridge Box Belts.
- 65 Bayonet Scabbards.
- 65 Bayonet Scabbard Belts.
- 65 Waist Belts.
- 78 Waist Belt Plates.
- 78 Cross Belt Plates.
- 1 Throg.
- 1 N. C. O. Sword.
- 2 Drums.

2	Drum Slings.	
2	Drum Covers, linen.	
2	Drum Sticks, pairs.	
1	Drum Head, batter.	
1	" " snare.	
1	N. C. O. Sash.	
80	1st Regiment Coats.	
80	" Pants.	
80	" Caps.	
80	" Pompons.	
80	" Epaulettes.	
65	Knapsacks.	
65	Magenta Blankets.	
1	Case Equipment Packing.	
2	Arm Chests.	
569	Rounds Ball Cartridges, cal. .42.	
800	" " " " .45.	

Infantry Company B, Hartford, Captain JAMES T. SHERMAN.

50	Springfield B. L. Rifled Muskets, cal. .45.	
50	" " " " Musket Bayonets.	
1	Spring Vise.	
1	Iron Bench Vise.	
59	Cartridge Boxes.	
60	Cartridge Box Belts.	
60	Bayonet Scabbards.	
60	Bayonet Scabbard Belts.	
60	Waist Belts.	
57	Waist Belt Plates.	
60	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	
2	Drums.	
2	Drum Slings.	
3	Drum Covers, linen.	
3	Drum Heads, batter.	
4	" " snare.	
1	Drum Cord.	
1	N. C. O. Sash.	

60	1st Regiment Coats.	
60	“	Pants.
60	“	Caps.
60	“	Pompons.
60	“	Epaulettes.
60	Knapsacks.	
60	Magenta Blankets.	
2	Arm Chests.	
500	Rounds Ball Cartridges, cal.	.42.
800	“ “ “ “	.45.

Infantry Company C, Rockville, Captain ERNEST C. COLBY.

50	Springfield B. L. Rifled Muskets, cal.	.45.
50	“ “ “	Musket Bayonets.
6	Screw Drivers.	
6	Wipers, bristle.	
60	Cartridge Boxes.	
60	Cartridge Box Belts.	
59	Bayonet Scabbards.	
60	Bayonet Scabbard Belts.	
60	Waist Belts.	
60	Waist Belt Plates.	
60	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	
2	Drums.	
2	Drum Slings.	
2	Drum Covers, linen.	
2	Drum sticks, pairs.	
2	Drum Heads, batter.	
1	N. C. O. Sash.	
64	1st Regiment Coats.	
64	“	Pants.
64	“	Caps.
64	“	Pompons.
64	“	Epaulettes.
3	Arm Chests.	
1	Case Equipment Packing.	
62	Knapsacks.	

62 Magenta Blankets.

1 Blanket Case.

500 Rounds Ball Cartridges, cal. .43.

200 " " " " .42.

300 " " " " .45.

Infantry Company D, New Britain, Captain REUBEN W. HADLEY.

45 Springfield B. L. Rifled Muskets, cal. .45.

45 " " " " Musket Bayonets.

6 Screw Drivers.

4 Wipers, bristle.

56 Cartridge Boxes.

56 Cartridge Box Belts.

56 Bayonet Scabbards.

56 Bayonet Scabbard Belts.

56 Waist Belts.

56 Waist Belt Plates.

56 Cross Belt Plates.

1 Throg.

1 N. C. O. Sword.

2 Drums.

3 Drum Slings.

3 Drum Sticks, pairs.

1 Drum Stick Carriage.

6 Drum Heads, batter.

6 " " snare.

1 Drum Cord.

1 Fife.

1 N. C. O. Sash.

62 1st Regiment Coats.

62 " Pants.

62 " Caps.

62 " Pompons.

62 " Epaulettes.

2 Arm Chests.

2 Cases Equipment Packing.

56 Knapsacks.

56 Magenta Blankets,

1 Blanket Case,

380	Rounds Ball Cartridges, cal.	.43.
200	“ “ “ “	.42.
300	“ “ “ “	.45.

Infantry Company E, New Britain, Captain CHAS. B. ERICHSON.

45	Springfield B. L. Rifled Muskets, cal.	.45.
45	“ “ “ “	Musket Bayonets.

6 Screw Drivers.

60 Cartridge Boxes.

60 Cartridge Box Belts.

60 Bayonet Scabbards.

60 Bayonet Scabbard Belts.

60 Waist Belts.

60 Waist Belt Plates.

60 Cross Belt Plates.

1 Throg.

1 N. C. O. Sword.

2 Drums.

2 Drum Slings.

2 Drum Covers, linen.

3 Drum Sticks, pairs.

1 N. C. O. Sash.

58 1st Regiment Coats.

58 “ “ “ “

58 “ “ “ “

58 “ “ “ “

58 “ “ “ “

2 Arm Chests.

1 Case Equipment Packing.

60 Knapsacks.

60 Magenta Blankets.

1 Blanket Case.

60 Rounds Ball Cartridges, cal. .43.

80 “ “ “ “ .42.

920 “ “ “ “ .45.

Infantry Company F, Hartford, Captain JOHN L. WHITE.

55 Springfield B. L. Rifled Muskets, cal. .45.

55 “ “ “ “ Musket Bayonets.

- 80 Cartridge Boxes.
- 79 Cartridge Box Belts.
- 80 Bayonet Scabbards.
- 79 Bayonet Scabbard Belts.
- 77 Waist Belts.
- 77 Waist Belt Plates.
- 73 Cross Belt Plates.
- 1 Throg.
- 1 N. C. O. Sword.
- 2 Drums.
- 2 Drum Slings.
- 2 Drum Covers, linen.
- 2 Drum Sticks, pairs.
- 1 N. C. O. Sash.
- 80 1st Regiment Coats.
- 78 " Pants.
- 80 " Caps.
- 80 " Pompons.
- 80 " Epaulettes.
- 65 Knapsacks.
- 65 Magenta Blankets.
- 520 Rounds Ball Cartridges, cal. .43.
- 500 " " " " .45.

Infantry Company G, South Manchester, Captain W. M. H. COATES.

- 45 Springfield B. L. Rifled Muskets.
- 45 " " " " Musket Bayonets.
- 3 Wipers, bristle.
- 60 Cartridge Boxes.
- 60 Cartridge Box Belts.
- 60 Bayonet Scabbards.
- 60 Bayonet Scabbard Belts.
- 60 Waist Belts.
- 60 Waist Belt Plates.
- 60 Cross Belt Plates.
- 1 Throg.
- 1 N. C. O. Sword.
- 2 Drums.
- 2 Drum Slings.

- 2 Drum Covers, linen.
- 2 Drum Sticks, pairs.
- 2 Drum Heads, batter.
- 1 Drum Cord.
- 1 N. C. O. Sash.
- 66 1st Regiment Coats.
- 66 " Pants.
- 66 " Caps.
- 66 " Pompons.
- 66 " Epaulettes.
- 2 Arm Chests.
- 1 Case Equipment Packing.
- 1 N. C. O. Sword (old pattern).
- 60 Knapsacks.
- 60 Magenta Blankets.
- 1 Blanket Case.
- 500 Rounds Ball Cartridges, cal. 45.

Infantry Company H, Hartford, Captain BENJAMIN F. WELLES.

- 8 Peabody B. L. Rifled Muskets.
- 12 " " " Musket Bayonets.
- 45 Springfield B. L. Rifled Muskets, cal. .45.
- 45 " " " Musket Bayonets.
- 60 Cartridge Boxes.
- 60 Cartridge Box Belts.
- 60 Bayonet Scabbards.
- 60 Bayonet Scabbard Belts.
- 60 Waist Belts.
- 60 Waist Belt Plates.
- 53 Cross Belt Plates.
- 1 Throg.
- 1 N. C. O. Sword.
- 2 Drums.
- 2 Drum Slings.
- 2 Drum Covers, linen.
- 2 Drum Sticks, pairs.
- 3 Drum Heads, snare.
- 4 " " batter.
- 1 N. C. O. Sash.

61	1st Regiment Coats.	
61	1st Regiment Pants.	
61	“ Caps.	
61	“ Pompons.	
61	“ Epaulettes.	
2	Arm Chests.	
1	Artillery Chevron, old.	
60	Knapsacks.	
60	Magenta Blankets.	
460	Rounds Ball Cartridges, cal. .42.	
460	“ “ “ “ .45.	

SECOND REGIMENT.

Colonel Stephen R. Smith, New Haven.

15	Peabody B. L. Rifled Muskets.	
3	Waist Belts.	
3	Waist Belt Plates.	
1	N. C. Staff Cross Belt.	
2	N. C. Staff Cross Belt Plates.	
2	Throgs.	
1	N. C. O. Sword.	
1	N. C. Staff Sword.	
6	N. C. O. Sashes.	
6	2d Regiment Coats.	
6	“ Pants.	
6	“ Caps.	
6	“ Pompons.	
6	“ Epaulettes.	
1	Regimental State Flag.	
1	National Flag.	
5	Guidons.	
2	Color Belts.	
2	Color Waist Belts and Plates.	
4	Marker Flags.	
15	Scarlet Blankets.	
6	Knapsacks.	
1	Arm Chest.	
5000	Metallic Ball Cartridges, cal. .43.	

Infantry Company A, Waterbury, Captain FRED. A. SPENCER.

- 60 Peabody B. L. Rifled Muskets.
- 60 " " Musket Bayonets.
- 6 Screw Drivers.
- 6 Wipers, bristle.
- 59 Cartridge Boxes.
- 59 Cartridge Box Belts.
- 59 Bayonet Scabbards.
- 59 Bayonet Scabbard Belts.
- 60 Waist Belts.
- 60 Waist Belt Plates.
- 59 Cross Belt Plates.
- 1 Throg.
- 1 N. C. O. Sword.
- 2 Drums.
- 2 Drum Slings.
- 2 Drum Covers, linen.
- 2 Drum Sticks, pairs.
- 1 N. C. O. Sash.
- 56 2d Regiment Coats.
- 56 " Pants.
- 56 " Caps.
- 56 " Pompons.
- 56 " Epaulettes.
- 3 Arm Chests.
- 2 Cases Equipment Packing.
- 59 Scarlet Blankets.
- 60 Knapsacks.
- 2 Blanket Cases.
- 800 Rounds Ball Cartridges, cal. .42.

Infantry Company B, New Haven, Captain CARL G. ENGEL.

- 70 Peabody B. L. Rifled Muskets.
- 70 " " " Musket Bayonets.
- 6 Screw Drivers.
- 70 Cartridge Boxes.
- 70 Cartridge Box Belts.
- 70 Bayonet Scabbards.
- 70 Bayonet Scabbard Belts.

70	Waist Belts.	
70	Waist Belt Plates.	
70	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	
3	Musicians' Swords.	
2	Drums.	
4	Drum Slings.	
4	Drum Covers, linen.	
4	Drum Sticks, pairs.	
2	" " Carriages.	
1	Fife.	
1	N. C. O. Sash.	
69	2d Regiment Coats.	
69	" Pants.	
69	" Caps.	
69	" Pompons.	
69	" Epaulettes.	
4	Arm Chests.	
3	Cases Equipment Packing.	
60	Knapsacks.	
60	Scarlet Blankets.	
2	Blanket Cases.	
1500	Rounds Ball Cartridges, cal. .43.	
300	" " " " .42.	

Infantry Company C, New Haven, Captain MAURICE F. BRENNAN.

60	Peabody B. L. Rifled Muskets.	
60	" " " " Musket Bayonets.	
6	Screw Drivers.	
60	Cartridge Boxes.	
60	Cartridge Box Belts.	
60	Bayonet Scabbards.	
60	Bayonet Scabbard Belts.	
60	Waist Belts.	
60	Waist Belt Plates.	
60	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	

2	Drums.	
2	Drum Slings.	
2	Drum Covers, linen.	
2	Drum Sticks, pairs.	
1	Drum Head, snare.	
1	Fife.	
61	2d Regiment Coats.	
61	“	Pants.
61	“	Caps.
61	“	Pompons.
61	“	Epaulettes.
3	Arm Chests.	
6	Cases Equipment Packing.	
60	Knapsacks.	
60	Scarlet Blankets.	
2	Blanket Cases.	
1	Musician's Cross Belt and Plate.	
500	Rounds Ball Cartridges, cal. .43.	
1300	“ “ “ “	.42.

Infantry Company D, New Haven, Captain HENRY D. PHILLIPS.

60	Peabody B. L. Rifled Muskets.	
60	“ “ “	Musket Bayonets.
6	Screw Drivers.	
60	Cartridge Boxes.	
60	Cartridge Box Belts.	
60	Bayonet Scabbards.	
60	Bayonet Scabbard Belts.	
60	Waist Belts.	
60	Waist Belt Plates.	
60	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	
2	Drums.	
2	Drum Slings.	
2	Drum Covers, linen.	
1	Drum Sticks, pair.	
2	Drum Heads, batter.	
2	Drum Cords.	

1	N. C. O. Sash.	
58	2d Regiment Coats.	
58	"	Pants.
58	"	Caps.
58	"	Pompons.
58	"	Epaulettes.
3	Arm Chests.	
2	Cases Equipment Packing.	
60	Knapsacks.	
60	Scarlet Blankets.	
2	Blanket Cases.	
623	Rounds Ball Cartridges, cal. .43.	
677	" " " "	.42.

Infantry Company E, New Haven, Capt. CHARLES A. BUTTRICKS.

60	Peabody B. L. Rifled Muskets.	
60	" " "	Muskets.
6	Screw Drivers.	
60	Cartridge Boxes.	
60	Cartridge Box Belts.	
60	Bayonet Scabbards.	
60	Bayonet Scabbard Belts.	
60	Waist Belts.	
60	Waist Belt Plates.	
60	Cross Belt Plates.	
2	Throgs.	
2	N. C. O. Swords.	
2	Drums.	
2	Drum Slings.	
2	Drum Covers, linen.	
2	Drum Sticks, pairs.	
1	Drum Stick, carriage.	
2	Drum Heads, batter.	
1	Fife.	
2	N. C. O. Sashes.	
61	2d Regiment Coats.	
61	"	Pants.
61	"	Caps.
61	"	Pompons.

- 61 2d Regiment Epaulettes.
- 3 Arm Chests.
- 5 Cases Equipment Packing.
- 60 Knapsacks.
- 60 Scarlet Blankets.
- 2 Blanket Cases.
- 500 Rounds Ball Cartridges, cal. .43.
- 800 " " " " .42.

Infantry Company F, New Haven, Captain L. L. MORGAN.

- 63 Peabody B. L. Rifled Muskets.
- 78 " " " Musket Bayonets.
- 8 Screw Drivers.
- 8 Wipers, bristle.
- 70 Cartridge Boxes.
- 70 Cartridge Box Belts.
- 70 Bayonet Scabbards.
- 70 Bayonet Scabbard Belts.
- 70 Waist Belts.
- 70 Waist Belt Plates.
- 70 Cross Belt Plates.
- 2 N. C. O. Swords.
- 1 Musician's Sword.
- 3 Drums.
- 3 Drum Slings.
- 2 Drum Covers, linen.
- 3 Drum Sticks, pairs.
- 1 N. C. O. Sash.
- 1 Silk State Flag, complete.
- 71 2d Regiment Coats.
- 71 " Pants.
- 71 " Caps.
- 71 " Pompons.
- 71 " Epaulettes.
- 3 Arm Chests.
- 2 Cases Equipment Packing.
- 60 Knapsacks.
- 60 Scarlet Blankets.
- 2 Blanket Cases.

520 Rounds Ball Cartridges, cal. .43.

800 " " " " .42.

Infantry Company G, Waterbury, Captain CHARLES R. BANNON.

60 Peabody B. L. Rifled Muskets.

60 " " " " Musket Bayonets.

4 Screw Drivers.

6 Wipers, bristle.

59 Cartridge Boxes.

59 Cartridge Box Belts.

59 Bayonet Scabbards.

59 Bayonet Scabbard Belts.

59 Waist Belts.

57 Waist Belt Plates.

55 Cross Belt Plates.

2 Throgs.

1 N. C. O. Sword.

2 Drums.

3 Drum Slings.

2 Drum Covers, linen.

2 Drum Sticks, pairs.

1 N. C. O. Sash.

58 2d Regiment Coats.

58 " " Pants.

58 " " Caps.

58 " " Pompons.

58 " " Epaulettes.

3 Arm Chests.

1 Case Equipment Packing.

60 Knapsacks.

59 Scarlet Blankets.

2 Blanket Cases.

800 Rounds Ball Cartridges, cal. .42.

Infantry Company H, Middletown, Captain FREDERICK E. CAMP.

60 Peabody B. L. Rifled Muskets.

60 " " " " Musket Bayonets.

2 Screw Drivers.

11 Wipers, bristle.

60	Cartridge Boxes.	
60	Cartridge Box Belts.	
60	Bayonet Scabbards.	
60	Bayonet Scabbard Belts.	
60	Waist Belts.	
60	Waist Belt Plates.	
60	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	
2	Drums.	
2	Drum Slings.	
2	Drum Covers, linen.	
4	Drum Sticks, pairs.	
2	Drum Heads, batter.	
2	Drum Cords.	
2	Drum Heads, snare.	
1	N. C. O. Sash.	
59	2d Regiment Coats.	
59	" Pants.	
59	" Caps.	
59	" Pompons.	
57	" Epaulettes.	
3	Arm Chests.	
3	Case Equipment Packing.	
59	Knapsacks.	
59	Scarlet Blankets.	
2	Blanket Cases.	
500	Rounds Ball Cartridges, cal.	.43.
960	" " " "	.42.

Infantry Company I, Meriden, Captain HENRY B. WOOD.

60	Peabody B. L. Rifled Muskets.	
61	" " " " Musket Bayonets.	
5	Screw Drivers.	
5	Wipers, bristle.	
60	Cartridge Boxes.	
60	Cartridge Box Belts.	
60	Bayonet Scabbards.	

60	Bayonet Scabbard Belts.
60	Waist Belts.
60	Waist Belt Plates.
60	Cross Belt Plates.
1	Throg.
1	N. C. O. Sword.
2	Drums.
2	Drum Slings.
2	Drum Covers, linen.
2	Drum sticks, pairs.
2	Drum Heads, batter.
2	Drum Cords.
1	N. C. O. Sash.
59	2d Regiment Coats.
59	“ Pants.
59	“ Caps.
59	“ Pompons.
59	“ Epaulettes.
3	Arm Chests.
1	Case Equipment Packing.
60	Knapsacks.
60	Scarlet Blankets.
2	Blanket Cases.
1000	Rounds Ball Cartridges, cal. .43.
800	“ “ “ “ .42.

Infantry Company K, Wallingford, Captain WILLIAM N. MIX.

60	Peabody B. L. Rifled Muskets.
60	“ “ “ Musket Bayonets.
4	Screw Drivers.
6	Wipers, bristle.
60	Cartridge Boxes.
60	Cartridge Box Belts.
60	Bayonet Scabbards.
60	Bayonet Scabbard Belts.
60	Waist Belts.
60	Waist Belt Plates.
60	Cross Belt Plates.
1	Throg.

- 1 N. C. O. Sword.
- 2 Drums.
- 2 Drum Slings.
- 2 Drum Sticks, pairs.
- 1 N. C. O. Sash.
- 62 2d Regiment Coats.
- 62 " Pants.
- 62 " Caps.
- 62 " Pompons.
- 62 " Epaulettes.
- 3 Arm Chests.
- 1 Case Equipment Packing.
- 60 Knapsacks.
- 60 Scarlet Blankets.
- 2 Blanket Cases.
- 800 Rounds Ball Cartridges, cal. .42.

THIRD REGIMENT, C. N. G.

Colonel N. H. Ames, New London.

- 6 Waist Belts.
- 6 Waist Belt Plates.
- 6 N. C. Staff Cross Belts.
- 6 N. C. Staff Cross Belt Plates.
- 6 N. C. Staff Swords.
- 6 N. C. O. Sashes.
- 20 3d Regiment Band Coats.
- 20 " " Pants.
- 20 " " Caps.
- 20 " " Pompons.
- 20 " " Epaulettes.
- 3 N. C. Staff 3d Regiment Coats.
- 3 " " Pants.
- 3 " " Caps.
- 3 " " Pompons.
- 3 " " Epaulettes.
- 1 Regimental Flag, State.
- 1 Regimental Flag, National.
- 4 Guidons.

- 2 Color Belts.
- 2 Color Waist Belts and Plates.
- 8 Marker Flags.
- 20 Music Pouches.
- 20 Band Waist Belts and Plates.
- 1 N. C. O. Waist Belt and Plate (old.)

Infantry Company A, Mystic, Captain JOHN H. HOXIE.

- 60 Springfield B. L. Rifled Muskets, cal. .50.
- 60 " " " Musket Bayonets.
- 8 Tumbler Punches.
- 3 Spring Vises.
- 50 Cartridge Boxes.
- 50 Cartridge Box Belts.
- 49 Bayonet Scabbards.
- 49 Bayonet Scabbard Belts.
- 49 Waist Belts.
- 48 Waist Belt Plates.
- 49 Cross Belt Plates.
- 1 N. C. O. Sword.
- 3 Drums.
- 3 Drum Slings.
- 2 Drum Covers, linen.
- 3 Drum Sticks, pairs.
- 1 N. C. O. Sash.
- 55 3d Regiment Coats.
- 55 " Pants.
- 55 " Caps.
- 55 " Pompons.
- 55 " Epaulettes.
- 3 Arm Chests.
- 1 Case Equipment Packing.
- 59 Knapsacks.
- 59 Scarlet Blankets.
- 1 Blanket Case.
- 1300 Rounds Ball Cartridges, cal. .50.

Infantry Company B, Pawcatuck, Captain MICHAEL TWOMEY.

- 60 Springfield B. L. Rifled Muskets, cal. 50.
- 60 " " " Musket Bayonets.

- 9 Tumbler Punches.
- 18 Screw Drivers.
- 3 Spring Vises.
- 60 Cartridge Boxes.
- 60 Cartridge Box Belts.
- 60 Bayonet Scabbards.
- 60 Bayonet Scabbard Belts.
- 60 Waist Belts.
- 60 Waist Belt Plates.
- 60 Cross Belt Plates.
- 1 Throg.
- 1 N. C. O. Sword.
- 2 Drums.
- 2 Drum Slings.
- 2 Drum Covers, linen.
- 2 Drum Sticks, pairs.
- 1 N. C. O. Sash.
- 56 3d Regiment Coats.
- 56 " Pants. "
- 56 " Caps.
- 56 " Pompons.
- 56 " Epaulettes.
- 4 Arm Chests.
- 1 Case Equipment Packing.
- 57 Scarlet Blankets.
- 57 Knapsacks.
- 800 Rounds Ball Cartridges, cal. .50.

Infantry Company C, Norwich, Captain JAMES J. McCORD.

- 60 Springfield B. L. Rifled Muskets, cal. .50.
- 60 " " " Musket Bayonets.
- 9 Tumbler Punches.
- 3 Spring Vises.
- 60 Cartridge Boxes.
- 60 Cartridge Box Belts.
- 60 Bayonet Scabbards.
- 60 Bayonet Scabbard Belts.
- 58 Waist Belts.
- 57 Waist Belt Plates.

- 60 Cross Belt Plates.
 - 1 Throg.
 - 1 N. C. O. Sword.
 - 2 Drums.
 - 2 Drum Slings.
 - 2 Drum Covers, linen.
 - 2 Drum Sticks, pairs.
 - 1 Fife.
 - 1 N. C. O. Sash.
- 58 3d Regiment Coats.
- 58 " Pants.
- 58 " Caps.
- 58 " Pompons.
- 58 " Epaulettes.
- 3 Arm Chests.
- 1 Case Equipment Packing.
- 60 Knapsacks.
- 60 Scarlet Blankets.
- 1 Blanket Case.
- 500 Rounds Ball Cartridges, cal. .50.

Infantry Company D, New London, Capt. WILLIAM H. BENTLEY.

- 60 Springfield B. L. Rifled Muskets, cal. .50.
- 58 " " " Musket Bayonets.
- 42 Screw Drivers.
- 12 Tumbler Punches.
- 6 Spring Vises.
- 63 Cartridge Boxes.
- 63 Cartridge Box Belts.
- 63 Bayonet Scabbards.
- 63 Bayonet Scabbard Belts.
- 63 Waist Belts.
- 63 Waist Belt Plates.
- 63 Cross Belt Plates.
 - 1 Throg.
 - 1 N. C. O. Sword.
 - 3 Drums.
 - 2 Drum Slings.
 - 2 Drum Covers, linen.

- 3 Drum Sticks, pairs.
- 1 Fife.
- 1 N. C. O. Sash.
- 59 3d Regiment Coats.
- 59 " Pants.
- 59 " Caps.
- 59 " Pompons.
- 59 " Epaulettes.
- 3 Arm Chests.
- 1 Case Equipment Packing.
- 60 Knapsacks.
- 60 Scarlet Blankets.
- 2 Blanket Cases.
- 800 Rounds Ball Cartridges, cal. .50.

Infantry Company E, Willimantic, Capt. HERBERT R. CHAPPELL.

- 60 Springfield B. L. Rifled Muskets, cal. .50.
- 60 " " " " Musket Bayonets.
- 9 Tumbler Punches.
- 3 Spring Vises.
- 60 Cartridge Boxes.
- 60 Cartridge Box Belts.
- 60 Bayonet Scabbards.
- 60 Bayonet Scabbard Belts.
- 60 Waist Belts.
- 60 Waist Belt Plates.
- 60 Cross Belt Plates.
- 1 Throg.
- 1 N. C. O. Sword.
- 2 Drums.
- 2 Drum Slings.
- 2 Drum Covers, linen.
- 3 Drum Sticks, pairs.
- 2 Drum Heads, batter.
- 1 N. C. O. Sash.
- 62 3d Regiment Coats.
- 62 " Pants.
- 62 " Caps.
- 62 " Pompons.

- 62 3d Regiment Epaulettes.
- 3 Arm Chests.
- 1 Case Equipment Packing.
- 60 Knapsacks.
- 60 Scarlet Blankets.
- 1 Blanket Case.
- 740 Rounds Ball Cartridges, cal. .50.

Infantry Company F, Putnam, Captain HENRY W. JOHNSON.

- 60 Springfield B. L. Rifled Muskets, cal. .50.
- 59 " " " Musket Bayonets.
- 7 Tumbler Punches.
- 3 Spring Vises.
- 78 Cartridge Boxes.
- 78 Cartridge Box Belts.
- 78 Bayonet Scabbards.
- 78 Bayonet Scabbard Belts.
- 78 Waist Belts.
- 78 Waist Belt Plates.
- 78 Cross Belt Plates.
- 1 Throg.
- 1 N. C. O. Sword.
- 2 Drums.
- 2 Drum Covers, linen.
- 3 Drum Sticks, pairs.
- 2 Drum Slings.
- 1 Drum Head, batter.
- 1 Drum Head, snare.
- 1 N. C. O. Sash.
- 62 3d Regiment Coats.
- 59 " Pants.
- 62 " Caps.
- 62 " Pompons.
- 62 " Epaulettes.
- 3 Arm Chests.
- 3 Cases Equipment Packing.
- 60 Knapsacks.
- 60 Scarlet Blankets.

- 1 Blanket Case.
- 340 Rounds Ball Cartridges, cal. .50.
- Infantry Company G, Putnam, Captain EDWARD P. KING.*
- 61 Springfield B. L. Rifled Muskets, cal. .50.
- 61 " " Musket Bayonets.
- 9 Tumbler Punches.
- 3 Spring Vises.
- 78 Cartridge Boxes.
- 78 Cartridge Box Belts.
- 78 Bayonet Scabbards.
- 78 Bayonet Scabbard Belts.
- 78 Waist Belts.
- 78 Waist Belt Plates.
- 78 Cross Belt Plates.
- 1 Throg.
- 1 N. C. O. Sword.
- 2 Drums.
- 2 Drum Slings.
- 2 Drum Covers, linen.
- 2 Drum Sticks, pairs.
- 2 Drum Heads, batter.
- 1 Drum Head, snare.
- 1 Fife.
- 1 N. C. O. Sash.
- 62 3d Regiment Coats.
- 62 " Pants.
- 62 " Caps.
- 62 " Pompons.
- 62 " Epaulettes.
- 4 Arm Chests.
- 1 Case Equipment Packing.
- 60 Knapsacks.
- 60 Scarlet Blankets.
- 2 Blanket Cases.
- 740 Rounds Ball Cartridges, cal. .50.

Infantry Company H, Central Village, Captain WILLIAM I. HYDE.

- 60 Springfield B. L. Rifled Muskets, cal. .50.
- 60 " " Musket Bayonets.

- 9 Tumbler Punches.
- 3 Spring Vises.
- 60 Cartridge Boxes.
- 60 Cartridge Box Belts.
- 60 Bayonet Scabbards.
- 60 Bayonet Scabbard Belts.
- 60 Waist Belts.
- 60 Waist Belt Plates.
- 60 Cross Belt Plates.
- 1 Throg.
- 2 N. C. O. Swords.
- 2 Drums.
- 2 Drum Slings.
- 2 Drum Sticks, pairs.
- 1 N. C. O. Sash.
- 55 3d Regiment Coats.
- 55 " Pants.
- 55 " Caps.
- 55 " Pompons.
- 55 " Epaulettes.
- 3 Arm Chests.
- 1 Case Equipment Packing.
- 60 Knapsacks.
- 60 Scarlet Blankets.
- 1 Blanket Case.
- 820 Rounds Ball Cartridges, cal. .50.

FOURTH REGIMENT.

Colonel R. B. Fairchild, Bridgeport.

- 6 Waist Belts.
- 6 Waist Belt Plates.
- 6 N. C. Staff Swords, new pattern.
- 1 N. C. O. Sash.
- 3 Infantry Bugles, Cord and Tassels.
- 24 4th Regiment Coats.
- 24 " Pants.
- 24 " Caps.
- 24 " Pompons.
- 18 " Epaulettes.

- 20 Music Pouches.
- 20 Band Waist Belts and Plates.
 - 1 Regimental Flag.
 - 1 National Flag.
 - 2 Guidons.
 - 4 Marker Flags.
 - 2 Color Belts.
 - 2 Color Waist Belts and Plates.

Infantry Company A, Bethel, Captain HENRY A. GILBERT.

- 60 Peabody B. L. Rifled Muskets.
- 60 " " " Musket Bayonets.
 - 6 Screw Drivers.
 - 9 Wipers, bristle.
- 60 Cartridge Boxes.
- 60 Cartridge Box Belts.
- 60 Bayonet Scabbards.
- 60 Bayonet Scabbard Belts.
- 60 Waist Belts.
- 60 Waist Belt Plates.
- 60 Cross Belt Plates.
 - 1 Throg.
 - 1 N. C. O. Sword.
 - 2 Drums.
 - 2 Drum Slings.
 - 1 Drum Head, batter.
 - 2 Drum Covers, linen.
 - 1 Drum Sticks, pair.
 - 1 Drum Cord.
 - 1 N. C. O. Sash.
- 58 4th Regiment Coats.
 - 58 " Pants.
 - 58 " Caps.
 - 58 " Pompons.
- 3 Arm Chests.
- 3 Cases Equipment Packing.
- 60 Knapsacks.
- 60 Blue Blankets.

1 Blanket Case.

720 Rounds Ball Cartridges, cal. .43.

800 " " " " .42.

Infantry Company B, Bridgeport, Captain C. A. BLAKEMAN.

60 Peabody B. L. Rifled Muskets.

60 " " " Musket Bayonets.

6 Screw Drivers.

6 Wipers, bristle.

60 Cartridge Boxes.

60 Cartridge Box Belts.

60 Bayonet Scabbards.

60 Bayonet Scabbard Belts.

62 Waist Belts.

63 Waist Belt Plates.

60 Cross Belt Plates.

1 Throg.

1 N. C. O. Sword.

2 Drums.

2 Drum Slings.

2 Drum Covers, linen.

2 Drum Sticks, pairs.

1 Drum Cord.

2 N. C. O. Sashes.

62 4th Regiment Coats.

62 " Pants.

62 " Caps.

62 " Pompons.

3 Arm Chests.

4 Cases Equipment Packing.

62 Knapsacks.

62 Blue Blankets.

2 Blanket Cases.

1000 Rounds Ball Cartridges, cal. .43.

300 " " " " .42.

Infantry Company C, Stamford, Captain PHILIP B. LEVER.

60 Peabody B. L. Rifled Muskets.

60 " " " Musket Bayonets.

5	Screw Drivers.	
5	Wipers, bristle.	
60	Cartridge Boxes.	
60	Cartridge Box Belts.	
60	Bayonet Scabbards.	
60	Bayonet Scabbard Belts.	
60	Waist Belts.	
60	Waist Belt Plates.	
60	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	
2	Drums.	
2	Drum Slings.	
1	Drum Cover, linen.	
2	Drum Sticks, pairs.	
1	N. C. O. Sash.	
60	4th Regiment Coats.	
60	"	Pants.
60	"	Caps.
60	"	Pompons.
4	Arm Chests.	
1	Case Equipment Packing.	
60	Knapsacks.	
57	Blue Blankets.	
2	Blanket Cases.	
1200	Rounds Ball Cartridges, cal. .43.	
800	" " " "	.42.

Infantry Company D, South Norwalk, Captain JAMES C. CROWE.

60	Peabody B. L. Rifled Muskets.	
60	" " " "	Musket Bayonets.
4	Screw Drivers.	
4	Wipers, bristle.	
60	Cartridge Boxes.	
60	Cartridge Box Belts.	
60	Bayonet Scabbards.	
60	Bayonet Scabbard Belts.	
60	Waist Belts.	
60	Waist Belt Plates.	

60	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	
2	Drums.	
2	Drum Slings.	
2	Drum Covers, linen.	
2	Drum Sticks, pairs.	
1	Drum Cord.	
1	Fife.	
1	N. C. O. Sash.	
59	4th Regiment Coats.	
58	"	Pants.
59	"	Caps.
60	"	Pompons.
60	Knapsacks.	
60	Blue Blankets.	
2	Blanket Cases.	
3	Arm Chests.	
1	Case Equipment Packing.	
1	N. C. O. Sword (old).	
1000	Rounds Ball Cartridges, cal.	.43.
800	" " " "	.42.

Infantry Company E, Bridgeport, Captain E. N. GOODWIN.

60	Peabody B. L. Rifled Muskets.	
60	" " "	Musket Bayonets.
6	Screw Drivers.	
4	Wipers, bristle.	
60	Cartridge Boxes.	
60	Cartridge Box Belts.	
60	Bayonet Scabbards.	
60	Bayonet Scabbard Belts.	
60	Waist Belts.	
60	Waist Belt Plates.	
60	Cross Belt Plates.	
3	Throgs.	
1	N. C. O. Sword.	
2	Drums.	
3	Drum Slings.	

2	Drum Covers, linen.	
2	Drum Sticks, pairs.	
1	Drum Head, batter.	
1	Drum Head, snare.	
1	Fife.	
1	N. C. O. Sash.	
63	4th Regiment Coats.	
63	"	Pants.
63	"	Caps.
63	"	Pompons.
3	Arm Chests.	
3	Cases Equipment Packing.	
63	Knapsacks.	
63	Blue Blankets.	
2	Blanket Cases.	
1000	Rounds Ball Cartridges, cal. .43.	
800	"	" " " " .42.

Infantry Company F, Greenwich, Captain JOSEPH G. MEAD, JR.

60	Peabody B. L. Rifled Muskets.	
58	"	" " " " Musket Bayonets.
6	Screw Drivers.	
6	Wipers, bristle.	
58	Cartridge Boxes.	
58	Cartridge Box Belts.	
61	Bayonet Scabbards.	
62	Bayonet Scabbard Belts.	
61	Waist Belts.	
61	Waist Belt Plates.	
64	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	
2	Drums.	
2	Drum Slings.	
2	Drum Covers, linen.	
2	Drum Sticks, pairs.	
1	Drum Head, batter.	
1	Fife.	
2	N. C. O. Sashes.	

60	4th Regiment Coats.	
60	“	Pants.
60	“	Caps.
60	“	Pompons.
3	Arm Chests.	
1	Case Equipment Packing.	
60	Knapsacks.	
60	Blue Blankets.	
2	Blanket Cases.	
1500	Rounds Ball Cartridges, cal.	.43.
300	“ “ “ “	.42.

Infantry Company G, Danbury, Captain ANDREW KNOX.

60	Peabody B. L. Rifled Muskets.	
59	“ “ “	Musket Bayonets.
5	Screw Drivers.	
4	Wipers, bristle.	
59	Cartridge Boxes.	
59	Cartridge Box Belts.	
59	Bayonet Scabbards.	
59	Bayonet Scabbard Belts.	
60	Waist Belts.	
60	Waist Belt Plates.	
59	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	
2	Drums.	
2	Drum Slings.	
1	Drum Cover, linen.	
2	Drum sticks, pairs.	
2	Drum Heads, batter.	
1	Drum Cord.	
1	N. C. O. Sash.	
69	4th Regiment Coats.	
69	“	Pants.
69	“	Caps.
68	“	Pompons.
3	Arm Chests.	
3	Cases Equipment Packing.	

55	Knapsacks.	
55	Blue Blankets.	
2	Blanket Cases.	
840	Rounds Ball Cartridges, cal. .43.	
300	" " " "	.42.

Infantry Company H, Litchfield, Capt. ALEXANDER B. SHUMWAY.

60	Peabody B. L. Rifled Muskets.	
60	" " " "	Musket Bayonets.
6	Screw Drivers.	
6	Wipers, bristle.	
60	Cartridge Boxes.	
60	Cartridge Box Belts.	
60	Bayonet Scabbards.	
60	Bayonet Scabbard Belts.	
60	Waist Belts.	
60	Waist Belt Plates.	
60	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	
2	Drums.	
2	Drum Slings.	
2	Drum Covers, linen.	
2	Drum Sticks, pairs.	
1	Fife.	
1	N. C. O. Sash.	
60	4th Regiment Coats.	
60	" " " "	Pants.
60	" " " "	Caps.
60	" " " "	Pompons.
3	Arm Chests.	
1	Case Equipment Packing.	
60	Knapsacks.	
60	Blue Blankets.	
2	Blanket Cases.	
200	Rounds Ball Cartridges, cal. .43.	
300	" " " "	.42.

Infantry Company I, Winsted, Captain J. H. C. BACHELDER.

70	Peabody B. L. Rifled Muskets.	
70	" " " "	Musket Bayonets.
9	Screw Drivers.	
3	Spring Vises.	
4	Wipers, bristle.	
70	Cartridge Boxes.	
70	Cartridge Box Belts.	
70	Bayonet Scabbards.	
70	Bayonet Scabbard Belts.	
70	Waist Belts.	
70	Waist Belt Plates.	
70	Cross Belt Plates.	
1	Throg.	
1	N. C. O. Sword.	
2	Drums.	
1	Drum Head, snare.	
2	Drum Slings.	
2	Drum Covers, linen.	
2	Drum Sticks, pairs.	
1	Fife.	
1	N. C. O. Sash.	
67	4th Regiment Coats.	
67	" " " "	Pants.
67	" " " "	Caps.
67	" " " "	Pompons.
4	Arm Chests.	
1	Case Equipment Packing.	
60	Knapsacks.	
59	Blue Blankets.	
2	Blanket Case.	
200	Rounds Ball Cartridges, cal. .43.	
800	" " " "	.42.

Infantry Company K, Stratford, Captain ALONZO GRAY.

60	Peabody B. L. Rifled Muskets.	
60	" " " "	Musket Bayonets.
6	Screw Drivers.	
8	Wipers, bristle.	

60	Cartridge Boxes.
60	Cartridge Box Belts.
60	Bayonet Scabbards.
60	Bayonet Scabbard Belts.
60	Waist Belts.
60	Waist Belt Plates.
60	Cross Belt Plates.
1	Throg.
1	N. C. O. Sword.
2	Drums.
2	Drum Slings.
2	Drum Covers, linen.
2	Drum Sticks, pairs.
3	Drum Heads, batter.
2	Drum Heads, snare.
2	Drum Cords.
1	Fife.
1	N. C. O. Sash.
60	4th Regiment Coats.
60	“ Pants.
60	“ Caps.
60	“ Pompons.
4	Arm Chests.
2	Cases Equipment Packing.
60	Knapsacks.
60	Blue Blankets.
2	Blanket Cases.
1630	Rounds Ball Cartridges, cal. .43.
300	“ “ “ “ .42.

First Section Light Artillery, Guilford, Lieut. WILLIAM H. LEE,
Commanding.

2	6-pounder Rifled Bronze Guns, cal. 3.80.
2	“ Gun Carriages, complete.
2	“ Gun Caissons.
4	Double Set Wheel Artillery Harness.
4	Double Set Lead Artillery Harness.
2	6-pounder Brass Tompions, Willmot's Patent.
3	6-pounder Sponges and Rammers.

- 4 6-pounder Sponge Covers.
- 2 Sponge Buckets.
- 3 Watering Buckets, Gutta Percha.
- 2 Fuze Pouches.
- 1 " Reamer.
- 1 " Gouge.
- 4 Gunner's Haversacks.
- 2 " Pincers.
- 1 " Gimlet.
- 1 " Shears.
- 2 Vent Pouches.
- 2 Tow Hooks.
- 3 Thumbstalls.
- 2 Lanyards.
- 2 Priming Wires.
- 4 Handspikes.
- 2 Paulins, large.
- 2 Prolonges.
- 1 Set Sights for 6-pounder gun.
- 37 Artillery Sabres.
- 36 " Sabre Belts and Plates.
- 5 McClellan Saddles with Equipments.
- 1 Skirmishing Bugle.
- 1 " " Cord and Tassel.
- 1 Battery Guidon.
- 9 Cases Packing.
- 30 Uniform Coats.
- 30 " Pants.
- 30 " Caps.
- 16 Artillery Blankets.
- 8 Artillery Whips.
- 8 Pairs Spurs.
- 9 6-pounder Blank Cartridges.
- 30 Friction Primers.
- 50 6-pounder Solid Shot.

First Company Governor's Horse Guards, Hartford.

Major CHAUNCEY B. BOARDMAN, Commanding.

- 69 Artillery Sabres.
- 67 Pistols.

- 2 Pistol Cases, packing.
- 1 Cavalry Cartridge Box, patent leather.
- 79 Saddles.
- 67 Saddle Cloths.
- 7 Cases Equipment Packing.
- 70 Black Enamelled Waist Belts.
- 70 Waist Belt Plates.

Second Company Governor's Horse Guards, New Haven.

Major CHARLES W. BLAKESLEE, JR., Commanding.

- 75 Whitney Navy Pistols.
- 75 Artillery Sabres.
- 2 Sabre Belts and Plates.
- 75 Cavalry Cartridge Boxes.
- 75 " " Box Plates.
- 73 Ball Moulds.
- 69 Cone Wrenches.
- 1 Pistol Packing Case.
- 75 Black Enamelled Waist Belts.
- 75 Waist Belt Plates.

First Company Governor's Foot Guards, Hartford.

Major WILLIAM H. TALCOTT, Commanding.

- 112 Springfield B. L. Rifled Muskets, cal. 50.
- 112 " " " Musket Bayonets.
- 3 Drums.
- 3 Drum Slings.
- 3 Drum Sticks, pairs.
- 3 Drum Cords.
- 3 Drum Covers.
- 1000 Metallic Ball Cartridges, cal. .50.

Second Company Governor's Foot Guards, New Haven.

Captain JACOB G. PHILE.

- 60 Peabody B. L. Rifled Muskets.
- 60 " " " Musket Bayonets.
- 6 Screw Drivers.

- 60 Cartridge Boxes.
- 60 Cartridge Box Belts.
- 60 Bayonet Scabbards.
- 60 Bayonet Scabbard Belts.
- 60 Waist Belts.
- 60 Waist Belt Plates.
- 60 Cross Belt Plates.
- 1 Throg.
- 600 Rounds Ball Cartridges, cal. .43.
- 500 " " " " .42.

Putnam Phalanx, 1st and 2d Cos., Hartford, Major FREEMAN M. BROWN, Commanding.

- 100 Cadet Muskets.
- 100 " Musket Bayonets.

Putnam Phalanx, 3d Co., New Britain, Captain JAMES P. MOORE, Commanding.

- 60 Springfield Rifled Muskets.
- 60 " " Musket Bayonets.
- 3 Arm Chests.

WM. H. RUSSELL, Collegiate and Commercial Institute, New Haven.

- 107 Cadet Muskets.
- 107 Musket Bayonets.
- 150 Cavalry Cartridge Boxes.
- 150 " " Box Plates.
- 150 Cap Pouches and Picks.
- 150 Cross Belt Plates.
- 2 6 pounder Smooth Bronze Guns, cal. 3.80.
- 2 " Gun Carriages, complete.
- 2 " Gun Caissons.
- 2 " Brass Tompions, Willmot's Patent.
- 2 " Sponges and Rammers.
- 2 Worms and Staves.
- 4 Handspikes.
- 2 Sponge Buckets.
- 2 Tar Buckets.
- 4 Watering Buckets, leather.

- 2 Prolonges.
- 4 Gunner's Haversacks.
- 2 Gunner's Gimlets.
- 4 Fuze Pouches.
- 2 Tow Hooks.
- 4 Thumb Stalls.
- 2 Priming Wires.
- 2 Lanyards.
- 2 Paulins, small.
- 3 Cases Gun Packing.
- 6 Cases Equipment Packing.

EMORY F. STRONG, *Bridgeport Military School, Bridgeport.*

- 40 Cadet Muskets.
- 40 Cadet Musket Bayonets.
- 40 Wood Tompions.
- 40 Spare Cones.
- 26 Wipers.
- 40 Cone Wrenches.
- 4 Ball Screws.
- 4 Tumbler Punches.
- 4 Spring Vises.
- 40 Bayonet Scabbards.
- 40 Cap Pouches.
- 2 Cases Gun Packing.

A. S. JARVIS, *Weston Military Institute, Weston.*

- 75 Cadet Muskets.
- 75 Cadet Musket Bayonets.
- 4 Cases Gun Packing.

REV. P. L. SHEPARD, *Seabury Institute, Old Saybrook.*

- 30 Cadet Muskets.
- 30 Cadet Musket Bayonets.
- 30 Wood Tompions.
- 30 Cartridge Boxes and Plates.
- 28 Cross Belts and Plates.
- 30 Waist Belts and Plates.
- 30 Bayonet Scabbards.
- 30 Cap Pouches.
- 2 Cases Gun Packing.

D. P. CORBIN, *Asylum Hill School, Hartford.*

- 50 Cadet Muskets.
- 50 Cadet Musket Bayonets.
- 3 Cases Gun Packing.

City of New Haven.

- 2 6-pounder Rifled Bronze Guns, cal. 3.80.
- 2 " Gun Carriage, complete.
- 2 " Tompions, wood.
- 4 " Sponges and Rammers.
- 4 " Sponge Covers.
- 1 Worm and Stave.
- 6 Handspikes.
- 2 Prolonges.
- 5 Watering Buckets.
- 4 Gunner's Haversacks.
- 2 Gunner's Gimlets.
- 4 Fuze Pouches.
- 6 Tow Hooks.
- 2 Priming Wires.
- 4 Lanyards.
- 2 Felling Axes.
- 2 Caisson Shovels.
- 1 Pick Axe and Handle.
- 2 Fuze Gouges.
- 2 Paulins.
- 100 Rounds Ammunition.

Connecticut State Prison, Wethersfield.

- 12 Springfield Breech Loading Rifled Muskets, cal. .50.
- 12 " " " " Musket Bayonets.
- 12 Wood Tompions.
- 10 Cone Wrenches.
- 2 Tumbler Punches.
- 1 Spring Vise.
- 3 Main Springs.
- 3 Sear Springs.
- 3 Tumbler Screws.

- 1 Extractor.
- 3 Ejector Springs.
- 3 Firing Pins.
- 3 Firing Pin Springs.
- 2 Firing Pin Screws.
- 3 Cam Latch Springs.
- 3 B. Block Cap Screws.
- 2 Cases Equipment Packing.
- 1 Wool Blanket.
- 200 Rounds Metallic Ball Cartridges, cal. .50.

State of Connecticut.

REPORT

OF THE

STATE LIBRARIAN

TO THE

GENERAL ASSEMBLY,

RELATING TO THE REGISTRATION OF

BIRTHS, MARRIAGES, AND DEATHS,
AND TO DIVORCES,

FOR THE

Year Ending December 31, 1877.

Printed by Order of the Legislature.

HARTFORD:

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.

1878.



State of Connecticut.

REPORT.

To the Honorable General Assembly of the State of Connecticut:

The undersigned, in obedience to the requirements of law, respectfully submits the accompanying tables of statistics respecting Births, Marriages, Deaths, and Divorces, for the year ending with December 31, 1877.

BIRTHS.

There were returned 14,072 births in 1877, an increase of 272 over those in 1876, and 498 more than the average during the ten years 1868-77. New Haven and Windham counties never before reported so many.

Of the 14,017 where the sex was distinguished, 7,316 were males and 6,701 females, which is in the proportion of 109.18 of the former to each 100 of the latter, or out of 100 births 52.19 were males and 47.81 females. This is a lower ratio of male births than has occurred in this State since 1865.

Of plurality births there were 127 instances; 20 of them in the county of Hartford, 36 in New Haven, 16 in New London, 25 in Fairfield, 9 in Windham, 12 in Litchfield, 3 in Middlesex, and 6 in Tolland.

Of illegitimates there were 155 cases reported, 28 more than in 1876. Of these there were 38 in Hartford county, 47 in New Haven, 10 in New London, 24 in Fairfield, 17 in Windham, 15 in Litchfield, 3 in Middlesex, and 1 in Tolland.

There were born 226 colored infants, three more than in 1876. These were distributed among the several counties as follows:

County.	Male.	Female.	Not stated.	Total.
Hartford,	31	31	1	63
New Haven,	23	22	1	46
New London,	11	5	1	17
Fairfield,	17	31	1	49
Windham,	8			8
Litchfield,	16	12		28
Middlesex,	4	3		7
Tolland,	5	3		8
Total,	<u>115</u>	<u>107</u>	<u>4</u>	<u>226</u>

MARRIAGES.

There were but 4,319 marriages celebrated in 1877, which is a less number than in any of the twelve preceding years.

There were 96 marriages between colored persons, 8 more than in 1876. These were distributed as follows: Hartford county, 23; New Haven, 25; New London, 11; Fairfield, 23; Windham, 2; Litchfield, 5; Middlesex, 5, and Tolland, 2. In addition to these there was in Fairfield county the union of a white man with a colored woman, and in New Haven and Litchfield counties, respectively, the wedding of a colored man to a white woman.

DIVORCES.

Four hundred and twenty-seven divorces were granted in 1877, or one for every 10.1 marriages in the same period. The following tables show how many of these divorces were granted upon the petition of the husband and wife, respectively, as also the alleged causes for which they were granted:

County.	Husband Petitioner.	Wife Petitioner.	Total.
Hartford,	16	56	72
New Haven,	28	69	97
New London,	13	31	44
Fairfield,	33	59	92
Windham,	10	25	35
Litchfield,	9	27	36
Middlesex,	2	21	23
Tolland,	9	19	28
Total,	<u>120</u>	<u>307</u>	<u>427</u>

CAUSE.	Hartford Co.	New Haven Co.	New London Co.	Fairfield Co.	Windham Co.	Litchfield Co.	Middlesex Co.	Tolland Co.
Absence.....								
Adultery.....	6	12	8	23	4	6	2	3
Infamous Crime.....								
Cruelty.....	7	14	8	39		9	3	1
Desertion.	16	38	7	70	14	10	7	12
Fraudulent Contract.....								
Intemperance	14	20	10	29	2	13	7	8
Misconduct.....	29	44	11	60	16	10	9	13
Sentence to Life Imprisonment.....								

For reasons heretofore given the last table cannot be regarded as entirely trustworthy. A change in the law as to the causes for which divorces may be allowed having been recently made, perhaps it is reasonable to expect that the number granted may be hereafter diminished.

DEATHS.

There were reported 9,696 deaths in 1877, a smaller number by 491 than in 1876.

Of the whole number there were 140 deaths of colored persons, which was 86 fewer than the births of this class. These deaths were distributed as follows:

County.	Males.	Females.	Not stated.	Total.
Hartford,	14	14		28
New Haven,	6	7		13
New London,	15	13	2	30
Fairfield,	15	25	2	42
Windham,	2	4		6
Litchfield,	7	8		15
Middlesex,	3	2		5
Tolland,	1			1
Total,	63	73	4	140

The tabulation of Causes of Death, in accordance with the classification proposed in last year's report, has been made by

C. W. Chamberlain, M.D., of Hartford, and some remarks by him follow those tables.

This is the twenty-third annual report on vital statistics which has been prepared and published by the undersigned. It is the last on that subject to be made by this department, as the General Assembly at its late session transferred the superintendence of registration to the newly created State Board of Health. That this board will successfully accomplish the objects of its institution, and be able to obtain better and more complete returns than I have found practicable, is the sincere desire of

CHARLES J. HOADLY,
State Librarian.

STATE LIBRARY,
HARTFORD, June, 1878.

TABLE 1.

BIRTHS, MARRIAGES, AND DEATHS IN THE SEVERAL TOWNS, FOR THE
YEAR ENDING DECEMBER 31, 1877.

HARTFORD COUNTY.

TOWN.	Population in 1870.	BIRTHS.				MARRIAGES.										DEATHS.			
		Males.	Females.	Sex not stated.	Total.	Both parties residents of this State.	Husband a non-resident.	Both non-residents.	Residence not stated.	Total.	Both parties American.	Both foreign.	Am. male and foreign female.	Foreign male and Am. female.	Nativity not stated.	Males.	Females.	Sex not stated.	Total.
HARTFORD,	37,743	446	403	9	858	384	39	6		429	228	106	25	58	12	373	351	19	743
Avon,	987	6	5		11	5	2	1		8	8					4	8		12
Berlin,	2,436	28	17		45	7				7	7					19	16		35
Bloomfield,	1,437	8	10		18	5				5	5					8	9		17
Bristol,	3,788	44	40		84	51				51	36	7	3	5		41	21		62
Burlington,	1,319	21	8		29	9				9	7		1	1		17	17		34
Canton,	2,639	38	34		72	31	1	1		33	15	10	2	6		33	25		58
East Granby,	853	7	10		17	1				1	1					4	8		12
East Hartford,	3,007	37	41		78	24	2			26	20	5		1		39	28	1	68
East Windsor,	2,882	30	38		68	10	1			11	11					14	26		40
Enfield,	6,322	78	76		154	43	5	11		59	36	12	8	3		36	54		90
Farmington,	2,616	17	15		32	17				17	15	1		1		17	21		38
Glastonbury,	3,560	43	27		70	24				24	18	1	1	4		20	30		50
Granby,	1,517	11	13		24	3	1	3		7	7					11	6		17
Hartland,	789	4	5		11	5	1			6	6						1		1
Manchester,	4,223	65	54		119	36	3			39	17	13	3	6		26	22		48
Marlborough,	476	5	7		12	3				3	2	1				4	3		7
New Britain,	9,480	208	157		365	94	3			97	36	33	4	15	9	129	121	1	251
Newington,	778	4	10		14	3	1			4	3		1			5	12		17
Plainville,	1,433	15	18		33	17				17	17					9	9		18
Rocky Hill,	971	11	9		20	4				4	4					9	5		14
Simsbury,	2,051	34	20		54	14	1			15	12	2		1		28	20		48
Southington,	4,314	60	53		113	20				20	13	2	3	2		31	24		55
South Windsor,	1,688	22	34		56	4		1		5	4	1				12	12		24
Suffield,	3,277	42	32		74	7	4	2		13	11			2		23	13	5	41
West Hartford,	1,533	13	9		22	6				6	4	1	1			10	10		20
Wethersfield,	1,915	18	18		36	13				13	12	1				15	18		33
Windsor,	2,783	24	32		59	10	3			13	11	1	1			32	32		64
Windsor Locks,	2,154	21	34	1	56	18	1			19	6	7	1	5		9	11		20
Totals,	109007	1360	1231	10	2601	868	68	25		961	572	204	54	110	21	978	933	26	1937

NEW HAVEN COUNTY.

TOWNS.	Population in 1870.	BIRTHS.				MARRIAGES.								DEATHS.					
		Males.	Females.	Sex not stated.	Total.	Both parties residents of this State.	Husband a non-resident.	Both non-residents.	Residence not stated.	Total.	Both parties American.	Both foreign.	Am. male and foreign female.	Foreign male and Am. female.	Nativity not stated.	Males.	Females.	Sex not stated.	Total.
NEW HAVEN,	50,840	1274	1093	1	2368	473	29			502	284	118	34	66		575	659	33	1267
Beacon Falls,*		5	7		12	1				1	1					2	3		5
Bethany,	1,135	3	4		7	1				1	1					4	5		9
Branford,	2,488	30	35		65	13				13	10			1	1	18	14		32
Cheshire,	2,344	22	24		46	10	2			12	9	2	1			11	12		23
Derby,	8,020	170	143	1	314	88	3	1		92	46	26	5	13	2	79	66	12	157
East Haven,	2,714	24	24		48	9	4			13	10	1	1	1		13	16		29
Guilford,	2,476	28	21		49	16	2			18	18					18	10		28
Hamden,	3,028	30	25		55	12	3			15	13	1		1		16	29		45
Madison,	1,814	13	13		26	10	2			12	12					14	11		25
Meriden,	10,495	220	221	2	443	100	1	1		102	48	36	5	13		140	126		266
Middlebury,	696	4	2		6	2				2	2					1	5		6
Milford,	3,405	31	31		62		3	1		4	4					22	25		47
Naugatuck,	2,830	58	58	3	119	25	1			26	15	4	2	3	2	41	27	4	72
North Branford,	1,035	9	4		13	6	1			7	7					8	10		18
North Haven,	1,771	10	14		24	5				5	4		1			10	10		20
Orange,	2,634	30	26		56	11	1	1		13	10	1	1	1		24	34		58
Oxford,	1,338	10	10		20	4				4	4					6	13		19
Prospect,	551	1	5		6	2				2	2					4	7		11
Seymour,	2,122	30	30		60	15				15	11	2	1	1		23	16		39
Southbury,	1,318	15	9		24	9				9	7	1	1			9	8		17
Wallingford,	3,676	49	43	1	93	22				22	16		1	4	1	20	16		36
Waterbury,	13,106	237	241		478	134	8	1		143	69	52	7	15		153	147		300
Wolcott,	491	5	2		7	2				2					2	3	3		6
Woodbridge,	830	6	8		14	1				1	1					10	7		17
Totals,	121257	2314	2093	8	4415	971	60	5		1036	604	244	61	119	8	1224	1279	49	2552

* Made a town in 1871, from Bethany, Naugatuck, Oxford, and Seymour.

NEW LONDON COUNTY.

TOWNS.	Population in 1870.	BIRTHS.				MARRIAGES.										DEATHS.			
		Males.	Females.	Sex not stated.	Total.	Both parties residents of this State.	Husband a non-resident.	Both non-residents.	Residence not stated.	Total.	Both parties American.	Both foreign.	Am. male and foreign female.	Foreign male and Am. female.	Nativity not stated.	Males.	Females.	Sex not stated.	Total.
NEW LONDON,	9,576	118	102	1	221	103	12	3		118	75	24	10	9		97	93	1	191
Norwich,	16,653	274	246		520	146	23			169	90	47	13	19		222	214		436
Bozrah,	984	10	7		17	7				7	5	1	1			9	8		17
Colchester,	3,383	28	32		60	25	1			26	13	5	1	7		34	22		56
East Lyme,	1,506	24	14	1	39	7	1			8	8					10	12	1	23
Franklin,	731	5	6		11	1				1	1					5	3		8
Griswold,	2,575	19	17	5	41	37	4	2		43	24	11	5	3		6	15		21
Groton,	5,124	59	46		105	20	5	1		26	22	1	1	2		48	28		76
Lebanon,	2,211	11	9	2	22	9	1			10					10	16	13	1	30
Ledyard,	1,392	19	9		28	10				10	10					15	14		29
Lisbon,	502	9	4		13	8				8	6		2			4	5		9
Lyme,	1,181	17	4		21	6	1			7	7					4	9		13
Montville,	2,495	20	19		39	12	1			13	13					19	15		34
North Stonington,	1,759	7	2		9	6	1			7	7					14	10		24
Old Lyme,	1,362	27	12	1	40			18		18	14		1	3		14	12	1	27
Preston,	2,161	10	11		21	10	1			11	11					9	10		19
Salem,	717		3		3	3				3	2			1		1	3		4
Sprague,	3,463	54	44		98	23	1			24	6	15		3		50	33		83
Stonington,	6,313	70	73		143	27	11	3		41	21	11	3	6		56	51	1	108
Waterford,	2,482	25	26		51	13	1			14	14					16	24		40
Totals,	66,570	806	686	10	1502	473	64	9	18	564	349	115	37	53	10	649	594	5	1248

FAIRFIELD COUNTY.

TOWNS.	Population in 1870.	BIRTHS.				MARRIAGES.									DEATHS.				
		Males.	Females.	Sex not stated.	Total.	Both parties residents of this State.	Husband a non-resident.	Both non-residents.	Residence not stated.	Total.	Both parties American.	Both foreign.	Am. male and foreign female.	Foreign male and Am. female.	Nativity not stated.	Males.	Females.	Sex not stated.	Total.
DANBURY,	8,753	78	110	5	193	79	3			82	55	14	2	11		64	64	4	132
Bridgeport,	19,835	461	390		851	204	17	2		223	123	33	7	29	31	221	217	19	457
Bethel,	2,311	21	21		42	15	1			16	12	3		1		12	9	23	44
Brookfield,	1,193	9	13		22	6				6	6					6	13		19
Darien,	1,808	16	14		30	5	1			6	5	1				18	7		25
Easton,	1,288	6	8		14	9				9	7		1	1		7	6		13
Fairfield,	5,645	16	31		47	15	1			16	11	3	1	1		18	30	2	50
Greenwich,	7,644	53	58		111	18	6	2		26	14	4	4	4		44	44		88
Huntington,	1,527	24	27	1	52	5				5	5					19	11		30
Monroe,	1,226	3	4		7	5				5	5					2	4		6
New Canaan,	2,497	34	17		51	7	5			12	9			3		15	22	2	39
New Fairfield,	870	8	6		14	3				3	3					11	8		19
Newtown,	3,681	50	39		89	14	3			17	14	1	1	1		29	36		65
Norwalk,	12,119	144	127		271	60	11	2		73	58	4	4	7		114	137		251
Reading,	1,624	21	8		29	14	1			15	13			2		17	14		31
Ridgefield,	1,919	20	14	1	35	10	2			12	12					10	12		22
Sherman,	846	5	10	3	18	8				8			1		7	8	8		16
Stamford,	9,714	149	117		266	45	7	7		59	29	19	5	6		99	104	2	205
Stratford,	3,032	13	7		20	12	1	2		15	10	2	1	2		14	19		33
Trumbull,	1,335	18	9		27	8				8	8					13	14		27
Weston,	1,054	5	8		13	3				3	3					8	7		15
Westport,	3,361	35	40	1	76	22	5			27	20	5		2		28	25	1	54
Wilton,	1,994	8	17		25	8	3	1		12	12					17	24		41
Totals,	95,276	1197	1095	11	2303	575	67	15	1	658	434	89	27	70	38	794	835	53	1682

WINDHAM COUNTY.

TOWNS.	Population in 1870.	BIRTHS.				MARRIAGES.										DEATHS.			
		Males.	Females.	Sex not stated.	Total.	Both parties residents of this State.	Husband a non-resident.	Both non-residents.	Residence not stated.	Total.	Both parties American.	Both foreign.	Am. male and foreign female.	Foreign male and Am. female.	Nativity not stated.	Males.	Females.	Sex not stated.	Total.
BROOKLYN,	2,354	23	17		40	7	4	1		12	10	1	1			11	13		24
Ashford,	1,241	17	15		32	7	1			8	8					10	6		16
Canterbury,	1,543	12	11		23	7	1			8	7		1			11	20	1	32
Chaplin,	704	7	5		12	3				3	3					4	6		10
Eastford,	984	6	8		14	13				13	11		1	1		7	5		12
Hampton,	891	13	7	1	21	2				2	2					6	4		10
Killingly,	5,712	84	75		159	53	8			61	28	21	6	6		45	36	1	82
Plainfield,	4,521	47	43		90	28				28	11	14		3		18	26		44
Pomfret,	1,488	18	9		27	9	1	1		11	10	1				13	10		23
Putnam,	4,192	114	116	1	231	46	9	2	1	58	26	18	6	3	5	54	63		117
Scotland,	643	8	6		14	3	1			4	4					1	2		3
Sterling,	1,022	8	5		13	3				3	1	1		1		9	2		11
Thompson,	3,804	56	69		125	39	2	3	3	47	23	19	2	3		43	25		68
Voluntown,	1,052	17	17		34	7	1	2		10	8	2				6	8		14
Windham,	5,412	114	102		216	58	9			67	43	17	3	4		79	78		157
Woodstock,	2,955	19	8		27	19	7			26	24	2				8	16	2	26
Totals,	38,518	563	513	2	1078	304	44	9	4	361	219	96	20	21	5	325	320	4	649

LITCHFIELD COUNTY.

TOWNS.	Population in 1870.	BIRTHS.				MARRIAGES.								DEATHS.					
		Males.	Females.	Sex not stated.	Total.	Both parties residents of this State.	Husband a non-resident.	Both non-residents.	Residence not stated.	Total.	Both parties American.	Both foreign.	Am. male and foreign female.	Foreign male and Am. female.	Nativity not stated.	Males.	Females.	Sex not stated.	Total.
LITCHFIELD,	3,111	25	21		46	18				18	15			3		15	20		35
Barkhamsted,	1,439	11	10		21	6		1		7				1	6	7	4		11
Bethlehem,	750	3	3		6	10				10	8			2		3	2		5
Bridgewater,	877	7	13		20	2				2	2					6	12		18
Canaan,	1,257		3		3	4	1			5	5					6	3		9
Colebrook,	1,141	8	13	1	22	12		2		14	13			1		5	6		11
Cornwall,	1,772	6	14		20	9				9	7	2				10	8		18
Goshen,	1,223	12	11		23	2	1			3	2			1		13	5		18
Harwinton,	1,044	12	11		23	3				3	3					10	8		18
Kent,	1,744	6	7		13	8				8	7	1				5	8		13
Morris,	701	7	2		9	6				6					6	8	5		13
New Hartford,	3,078	29	29	2	60	17	2			19	16	1	1	1		19	23		42
New Milford,	3,586	32	38		70	24	2			26	23	2		1		23	24		47
Norfolk,	1,641	11	10	2	23	3	1	1		5	4			1		11	14		25
North Canaan,	1,695	14	28		42	4	3	1	1	9	8				1	8	8		16
Plymouth,	4,149	24	24		48	13				13	13					17	17		34
Roxbury,	919	5	6		11	9				9	8		1			1	6		7
Salisbury,	3,303	44	33		77	11	4			15	9	1	4	1		22	26	2	50
Sharon,	2,441	18	29		47	6	1	1		8	8					20	14	2	36
Thomaston,*		46	41	4	91	21	3			24	16	5	1	2		18	14		32
Torrington,	2,893	40	45		85	22	2			24	18	5	1			18	25		43
Warren,	673	7	5		12	6				6	4	2				5	8		13
Washington,	1,563	14	13		27	10	1			11	10		1			7	6		13
Watertown,	1,698	16	16		32	7	1			8	7			1		17	19	1	37
Winchester,	4,096	71	62		133	36	1	1		38	28	5	3	2		21	26		47
Woodbury,	1,931	20	20		40	9	2		9	20	15		2	3		13	25		38
Totals,	48,727	488	507	9	1004	278	25	7	10	320	249	24	14	20	13	308	336	5	649

* Made a town in 1875. Population included with that of Plymouth.

MIDDLESEX COUNTY.

TOWNS.	Population in 1870.	BIRTHS.				MARRIAGES.										DEATHS.			
		Males.	Females.	Sex not stated.	Total.	Both parties residents of this State.	Husband a non-resident.	Both non-residents.	Residence not stated.	Total.	Both parties American.	Both foreign.	Am. male and foreign female.	Foreign male and Am. female.	Nativity not stated.	Males.	Females.	Sex not stated.	Total.
MIDDLETOWN,	11,126	116	88	1	205	69	11			80	50	18	4	8		105	114		219
Haddam,	2,071	24	18		42	14	1			15	13	1	1			14	13		27
Chatham,	2,771	23	30		53	7	1			8	7			1		16	12		28
Chester,	1,094	8	14		22	12				12	8	4				6	4		10
Clinton,	1,404	10	10	1	21	6	1			7	7					12	15		27
Cromwell,	1,856	16	14		30	9		1		10	7			3		12	11		23
Durham,	1,086	8	12		20	5				5	5					9	6		15
East Haddam,	2,951	15	22		37	25				25	23			2		28	22		50
Essex,	1,669	17	14		31	14				14	13			1		17	14		31
Killingworth,	856	3	5		8	2				2	2					15	5		20
Middlefield,	1,053	11	11		22	4				4	4					9	11		20
Old Saybrook,	1,215	23	16		39	6	2			8	6		2			15	8		23
Portland,	4,693	50	53		103	18				18	8	10				51	40		91
Saybrook,	1,267	10	11		21	9				9	9					9	12		21
Westbrook,	987	7	7		14	5	2			7	7					4	4		8
Totals,	36,099	341	325	2	668	205	18	1		224	169	33	7	15		322	291		613

TOLLAND COUNTY.

TOWNS.	Population in 1870.	BIRTHS.				MARRIAGES.										DEATHS.			
		Males.	Females.	Sex not stated.	Total.	Both parties residents of this State.	Husband a non-resident.	Both non-residents.	Residence not stated.	Total.	Both parties American.	Both foreign.	Am. male and foreign female.	Foreign male and Am. female.	Nativity not stated.	Males.	Females.	Sex not stated.	Total.
TOLLAND,	1,216	18	20		38	11				11	9		1	1		20	6		26
Andover,	461	3	2		5	2				2	2					1	2		3
Bolton,	576	2	2		10	3				3	3					3	2		5
Columbia,	891	5	8		14	4				4	4					6	4		10
Coventry,	2,057	24	21		45	22	3	1	1	27	19	4	2	2		17	11		28
Ellington,	1,452	10	11		21	10				10	8		1	1		6	9		15
Hebron,	1,279	11	7		18	7	1			8	8					10	10		20
Mansfield,	2,401	13	22		35	11	1	1		13	12	1				11	5		16
Somers,	1,247	14	11		25	7	2	1		10	10					15	7	1	23
Stafford,	3,405	45	29		74	29	4	1	4	38	28	4	4		2	19	22		41
Union,	627	10	3		13	1				1	1					6	5		11
Vernon,	5,446	75	97		172	51	6	2		59	20	28	5	6		64	72		136
Willington,	942	16	12	3	31	8	1			9	9					18	11	3	32
Totals,	22,000	247	251	3	501	166	18	6	5	195	133	37	13	10	2	196	166	4	366

RECAPITULATION BY COUNTIES.

COUNTIES.	BIRTHS.				MARRIAGES.									DEATHS.					
	Population in 1870.	Males.	Females.	Sex not stated.	Total.	Both parties residents of this State.	Husband a non-resident.	Both non-residents.	Residence not stated.	Total.	Both parties American.	Both foreign.	Am. male and foreign female.	Foreign male and Am. female.	Nativity not stated.	Males.	Females.	Sex not stated.	Total.
Hartford,	109,007	1,360	1,231	10	2,601	868	68	25		961	572	204	54	110	21	978	933	26	1,937
New Haven,	121,257	2,314	2,093	8	4,415	971	60	5		1,036	604	244	61	119	8	1,224	1,279	49	2,552
New London,	66,570	806	686	10	1,502	473	64	9	18	564	349	115	37	53	10	649	594	5	1,248
Fairfield,	95,276	1,197	1,095	11	2,303	575	67	15	1	658	434	89	27	70	38	794	835	53	1,682
Windham,	38,518	563	513	2	1,078	304	44	9	4	361	219	96	20	21	5	325	320	4	649
Litchfield,	48,727	488	507	9	1,004	278	25	7	10	320	249	24	14	20	13	308	336	5	649
Middlesex,	36,099	341	325	2	668	205	18	1		224	169	33	7	15		322	291		613
Tolland,	22,000	247	251	3	501	166	18	6	5	195	133	37	13	10	2	196	166	4	366
Totals,	537,454	7,316	6,701	55	14,072	3,840	364	77	38	4,319	2,729	842	233	418	97	4,796	4,754	146	9,696

TABLE II.

EXHIBITING THE NUMBER OF BIRTHS IN THE SEVERAL COUNTIES FOR EACH MONTH OF THE YEAR ENDING DECEMBER 31, 1877.

COUNTY.	SEX.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Month not stated.	Total.
Hartford,	Males,	106	98	124	107	123	110	108	125	105	133	110	111		1,360
	Females,	103	86	128	97	107	104	118	98	95	103	96	95	1	1,231
	Not stated,						2	2	2			1	3		10
New Haven,	Males,	174	246	227	188	197	243	171	180	187	186	166	148	1	2,314
	Females,	180	197	204	201	167	181	200	130	138	167	172	155	1	2,093
	Not stated,	2					1	3			1	1			8
New London,	Males,	67	62	65	74	73	75	60	62	71	73	60	64		806
	Females,	52	50	51	54	41	62	70	64	56	72	61	53		686
	Not stated,			1			1	2		2	2	1	1	2	10
Fairfield,	Males,	107	95	112	78	111	90	120	104	96	93	77	111	3	1,197
	Females,	93	86	119	79	77	99	108	96	84	101	79	72	2	1,095
	Not stated,			4		2				1		1	1	2	11
Windham,	Males,	55	48	51	49	43	46	41	46	51	50	39	43	1	563
	Females,	39	38	36	40	32	38	43	52	47	44	51	52	1	513
	Not stated,							1						1	2
Litchfield,	Males,	52	34	45	38	49	31	35	56	44	41	30	33		488
	Females,	37	48	48	44	36	33	42	49	48	43	36	43		507
	Not stated,	1	1				2			2	1	1		1	9
Middlesex,	Males,	23	24	27	29	26	30	38	28	29	36	31	20		341
	Females,	26	26	26	29	20	31	29	24	29	26	38	21		325
	Not stated,		1											1	2
Tolland,	Males,	16	16	20	17	22	21	24	25	29	21	13	23		247
	Females,	14	17	21	18	21	19	33	22	23	22	19	22		251
	Not stated,										1		2		3
Total,	Males,	600	623	671	580	644	646	597	626	612	633	526	553	5	7,316
	Females,	544	548	633	562	501	567	643	535	520	578	552	513	5	6,701
	Not stated,	3	2	5		2	4	5	7	3	5	4	8	7	55
Grand Total,		1147	1173	1309	1142	1147	1217	1245	1168	1135	1216	1082	1074	17	14,072

TABLE III.

EXHIBITING THE NUMBER OF DEATHS IN EACH COUNTY, CLASSIFIED
ACCORDING TO THE PROXIMATE AGE OF EITHER SEX.

COUNTY.	SEX.	Age under 1 year.	1 to 5 years.	5 to 10 years.	10 to 20 years.	20 to 30 years.	30 to 40 years.	40 to 50 years.	50 to 60 years.	60 to 70 years.	70 to 80 years.	80 to 90 years.	90 to 100 years.	100 and upwards.	Age not stated.	Total.
Hartford,	Males,	206	126	65	49	77	66	71	87	84	87	51	3		6	978
	Females,	147	142	46	64	96	65	62	66	85	95	53	8		4	933
	Not stated,	17													2	26
New Haven,	Males,	311	147	73	48	96	110	89	83	121	88	43	8		7	1,224
	Females,	308	204	69	61	116	89	82	88	77	107	60	11	3	4	1,279
	Not stated,	2													47	49
New London,	Males,	145	69	31	47	51	36	40	61	63	61	36	4	1	4	649
	Females,	97	57	37	42	66	53	40	41	38	62	48	8		5	594
	Not stated,	5														5
Fairfield,	Males,	146	141	60	45	48	43	48	50	84	81	34	6		18	794
	Females,	130	127	48	48	64	75	53	52	57	87	57	14	1	22	835
	Not stated,	7	1							6					39	53
Windham,	Males,	81	35	19	18	26	17	16	18	28	32	29	4		2	325
	Females,	55	37	11	21	38	25	17	22	17	38	30	6	1	2	320
	Not stated,														4	4
Litchfield,	Males,	41	36	13	16	20	15	22	19	43	50	26	5		2	308
	Females,	49	33	24	23	33	23	16	22	28	45	28	10		2	336
	Not stated,		2												3	5
Middlesex,	Males,	49	31	15	16	25	23	17	32	43	53	16	1		1	322
	Females,	45	26	7	14	21	23	19	33	24	49	20	10			291
	Not stated,															
Tolland,	Males,	43	23	3	8	16	10	12	14	22	34	10	1			196
	Females,	41	15	3	9	16	8	9	14	8	17	16	5		3	166
	Not stated,	3													1	4
Total,	Males,	1,022	608	279	247	359	320	315	364	478	486	245	32	1	40	4,796
	Females,	872	643	245	282	450	361	298	338	334	500	312	72	5	42	4,754
	Not stated,	34	3							6					103	146
Grand Total,		1,928	1,254	524	529	809	681	613	702	818	986	557	104	6	185	9,696

TABLE IV.

CAUSES OF DEATHS, ARRANGED BY COUNTIES.

CLASS I.—ZYMOTIC DISEASES.

DISEASES.	Hartford Co.	New Haven Co.	New London Co.	Fairfield Co.	Windham Co.	Litchfield Co.	Middlesex Co.	Tolland Co.	Total.	Per cent. to all known causes.
ORDER 1.—MIASMATIC.										
Varicella, - - - - -		3							3	.03
Measles, - - - - -	6	10		6	2	1			25	.28
Scarlet Fever, - - - - -	14	110	4	65	10	10	1	2	216	2.37
Diphtheria, - - - - -	150	100	80	175	14	31	30	9	589	6.58
Quinsy, - - - - -	1		1						2	.02
Croup, - - - - -	50	50	13	29	6	6	12	12	178	1.95
Whooping Cough, - - - - -	30	24	3	7		10	1	1	76	.82
Typhoid Fever, - - - - -	80	80	33	40	25	26	17	20	321	3.32
Erysipelas, - - - - -	10	10	2	10	4	5	7	1	49	.54
Puerperal Fever, - - - - -	4	15	2	6	2	8			37	.40
Eclampsia, - - - - -	2	4	1		1		1	1	10	.10
Carbuncle, - - - - -			1	1			1		3	.03
Thrombosis, - - - - -	2	1	1						4	.04
Pyæmia and Septicæmia, - - - - -	2	6			1	2			11	.12
Influenza, - - - - -		1			2	2	1	2	8	.08
Dysentery, - - - - -	22	8	6	18	4	8	8	9	83	.91
Diarrhea, - - - - -	18	30	14	9	6	5	3	9	94	1.13
Cholera, - - - - -		2	1	1				1	5	.05
Cholera Infantum, - - - - -	110	130	60	70	21	20	14	22	447	4.92
Intermittent Fever, - - - - -	12	10		9		1	4	1	37	.41
Typho-Malarial Fever, - - - - -		27		1					28	.31
Remittent Fever, - - - - -		3	1	1					5	.05
Rheumatism, - - - - -	12	16	4	4	5	5	3	2	51	.56
Cerebro-Spinal Meningitis, - - - - -	2	14	6	1	4	5	1	6	39	.43
									2,321	25.49
ORDER 2.—ENTHETIC.										
Syphilis, - - - - -	2	2		1	1	1	1		8	.89
Hydrophobia, - - - - -	4				1	1	2		8	.89
Stricture, - - - - -		2							2	.20
									18	1.94
ORDER 3.—DIETIC.										
Privation, - - - - -						1	1	1	3	.03
Purpura, - - - - -		1	1	1					3	.03
Delirium-tremens, - - - - -	1	2		2				1	6	.06
Intemperance, - - - - -	7	11	5	1	1		2	2	29	.34
									41	.46
Totals, - - - - -	541	672	239	458	110	148	110	102	2,380	26.14

CLASS II.—CONSTITUTIONAL DISEASES.

DISEASES.	Hartford Co.	New Haven Co.	New London Co.	Fairfield Co.	Windham Co.	Litchfield Co.	Middlesex Co.	Tolland Co.	Total.	Per cent. to all known causes.
ORDER 1.—DIATHETIC.										
Dropsy and Anaemia, - - -	20	41	34	34	5	12	4	5	155	1.71
Cancer, - - - - -	34	54	34	40	16	15	18	8	219	2.41
Mortification, - - - - -	2	4	5	3	1	1	3	1	20	.22
Total, - - - - -									394	4.34
ORDER 2.—TUBERCULAR.										
Scrofula, - - - - -	10	12	12	3	4	2	3	3	49	.51
Marasmus, - - - - -	12	40	10	16	6	6	5	2	97	1.09
Phthisis, - - - - -	250	340	175	225	83	82	100	46	1,301	14.29
Hydrocephalus, - - - - -	20	20	6	9	9	9	3	7	83	.91
Tubercular Peritonitis, - - - - -	2	2	1						5	.05
Tubercular Meningitis, - - - - -	4	2	2	4	2	2			16	.17
Total, - - - - -									1,551	17.03
Total, - - - - -	354	515	279	334	126	129	136	72	1,945	21.37

CLASS III.—LOCAL DISEASES.

[illegible]

CLASS III.—LOCAL DISEASES.—CONTINUED.

DISEASES.	Hartford Co.	New Haven Co.	New London Co.	Fairfield Co.	Windham Co.	Litchfield Co.	Middlesex Co.	Tolland Co.	Total.	Per cent. to all known causes.
ORDER 5.—URINARY ORGANS.										
Nephritis, - - - - -	2	2	1			2			13	.15
Bright's Disease, - - - - -	16	20	12	14	3	10	1	4	80	.89
Diabetes, - - - - -	4	6	2	2	3	7	2	1	27	.28
Gravel, - - - - -	1			2	1	2			6	.06
Cystitis, - - - - -	2	2	1			4	1	1	11	.12
Kidney Disease, - - - - -	12	10	6	4	3	3	1	1	40	.44
Prostatitis, - - - - -	2	1	1	1	1	2	2		10	.11
									187	2.05
ORDER 6.—GENERATIVE ORGANS.										
Ovarian Dropsy, - - - - -	2	2			1	1			6	.06
Ovarian Tumor, - - - - -	2	3		1					6	.06
Disease of Uterus, - - - - -	2	4	3	4		1			14	.15
Disease of Organs, - - - - -	1	1							2	.02
Metrorrhagia, - - - - -	2	2			2	2			8	.08
									36	.37
ORDER 7.—ORGANS OF LOCOMOTION.										
Joint Diseases, - - - - -	6	6	1	1	7	1			22	.24
Caries and Necrosis, - - - - -	2	2	1	2	1				8	.08
									30	.32
ORDER 8.—INTEGUMENTARY SYSTEM.										
Phlegmon, - - - - -	10			4		1			15	.16
Ulcer, - - - - -	2	1	1	1	1				6	.06
Tumor, - - - - -	10	6	2	3		3	2	2	28	.29
Eczema, - - - - -	1				1	0	1		3	.03
									52	.54
Totals, - - - - -	557	799	396	566	207	218	225	125	3,093	33.98

CLASS IV.—DEVELOPMENTAL DISEASES.

DISEASES.	Hartford Co.	New Haven Co.	New London Co.	Fairfield Co.	Windham Co.	Litchfield Co.	Middlesex Co.	Tolland Co.	Total.	Per cent. to all known causes.
ORDER 1.—OF CHILDREN.										
Still-born and Premature Birth, -	50	140	60	40	10	10	15	12	337	3.72
Debility, - - - - -	12	40	40	10	14	14	5	6	141	1.54
Cyanosis, - - - - -	1	2	1	1		1			5	.06
Spina Bifida, - - - - -			2	1				1	4	.04
Malformations, - - - - -	1	4	4	5	1	1	3	2	21	.23
Teething, - - - - -	6	20	6	6	3	2			43	.46
									552	6.07
ORDER 2.—OF WOMEN.										
Paramenia, - - - - -	1			1					2	.02
Metritis, - - - - -				1					1	.01
Childbirth, - - - - -	30	18	10	3	2	5	2	1	71	.78
									74	.81
ORDER 3.—OF OLD PEOPLE.										
Old Age, - - - - -	92	122	62	74	30	40	40	16	476	5.23
ORDER 4.—OF NUTRITION.										
Atrophy and Debility, - - -	33	70	40	30	20	10	10	7	220	2.41
Total, - - - - -	226	418	224	171	80	83	75	45	1,322	14.52

CLASS V.—VIOLENT DEATHS.

DISEASES.	Hartford Co.	New Haven Co.	New London Co.	Fairfield Co.	Windham Co.	Litchfield Co.	Middlesex Co.	Tolland Co.	Total.	Per cent. to all known causes.
ORDER 1.—ACCIDENT, OR NEGLIGENCE.										
Wounds, - - - - -	3	4	3	1	1	3	1		16	.18
Fractures, - - - - -	2	4	3	1	1	4	2	2	19	.21
Burns and Scalds, - - - - -	8	4	3	1	1	4	1	3	25	.28
Poison, - - - - -	4	10	3	5	1	2		1	26	.29
Drowning, - - - - -	11	5	10	4	4	5	10	2	51	.56
Accidents, - - - - -	30	14	4	24	4	6	4	8	94	.99
Railroad Injuries, - - - - -	3	13	2	2	1	1	1		23	.26
Otherwise, - - - - -	7	6				4	12		29	.33
									283	3.10
ORDER 3.—Homicide, - - - - -	1	3	2	2	1		1		10	.11
ORDER 4.—Suicide, - - - - -	17	13	7	4	1	4	4	2	52	.57
Sudden, - - - - -	8	4	2		1		3	1	19	.21
Total, - - - - -									364	3.99
Not Stated, - - - - -	165	68	71	109	110	38	28	3	592	
Total, - - - - -	259	148	110	153	126	71	67	22	956	.
Grand Total, - - - - -	1937	2552	1248	1682	649	649	613	366	9696	100.00

RECAPITULATION.

CAUSES OF DEATH.										Per cent. to all known causes.	
	Hartford Co.	New Haven Co.	New London Co.	Fairfield Co.	Windham Co.	Litchfield Co.	Middlesex Co.	Tolland Co.	Total.	Orders.	Classes.
ZYMOTIC DISEASES.											
Order 1—Miasmatic, - - -	527	654	233	453	107	145	104	98	2,321	25.49	
“ 2—Enthetic, - - -	6	4		1	2	2	3		18	.19	
“ 3—Dietic, - - -	8	14	6	4	1	1	3	4	41	.46	
Total, - - -	541	672	239	458	110	148	110	102	2,380		26.14
CONSTITUTIONAL DISEASES.											
Order 1—Diathetic, - - -	56	99	73	77	22	28	25	14	394	4.34	
“ 2—Tubercular, - - -	298	416	206	257	104	101	111	58	1,551	17.03	
Total, - - -	354	515	279	334	126	129	136	72	1,945		21.37
LOCAL DISEASES.											
Order 1—Nervous System, -	204	341	148	205	68	69	95	47	1,177	12.75	
“ 2—Organs of Circulation, -	66	95	68	88	34	36	39	13	429	4.92	
“ 3—Organs of Respiration, -	132	282	103	166	42	49	53	35	782	8.78	
“ 4—Organs of Digestion, -	76	87	46	68	39	25	28	21	390	4.24	
“ 5—Urinary Organs, -	39	47	23	23	21	30	7	7	187	2.05	
“ 6—Generative Organs, -	9	12	3	5	3	5			36	.39	
“ 7—Organs of Locomotion, -	8	8	2	3	8	1			30	.32	
“ 8—Integumentary System, -	23	7	3	8	2	3	3	2	52	.54	
Total, - - -	557	799	396	566	207	218	225	125	3,093		33.98
DEVELOPMENTAL DISEASES.											
Order 1—Of Children, - - -	70	208	112	62	27	28	23	21	552	6.07	
“ 2—Of Women, - - -	31	18	10	5	2	5	2	1	74	.81	
“ 3—Of Old People, - - -	92	122	62	74	30	40	40	16	476	5.23	
“ 4—Of Nutrition, - - -	33	70	40	30	20	10	10	7	220	2.41	
Total, - - -	226	418	224	171	80	75	75	45	1,322		14.52
VIOLENT DEATHS.											
Order 1—Accident, - - -	68	60	28	38	13	29	31	16	283	3.10	
“ 3—Homicide, - - -	1	3	2	2	1		1		10	.11	
“ 4—Suicide, - - -	17	13	7	4	1	4	4	2	52	.57	
Sudden, - - -	8	4	2		1		3	1	19	.21	
Total, - - -	94	80	39	44	16	33	39	19	364		3.99
Cause not stated, - - -	165	68	71	109	110	38	28	3	592		
Grand Total, - - -	1937	2552	1248	1682	649	649	613	366	9,696		100.00

TABLE V.

WHOLE NUMBER OF BIRTHS, MARRIAGES, DEATHS, AND DIVORCES, FOR FOURTEEN YEARS.

BIRTHS.

COUNTIES.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.
Hartford, -	2,035	2,084	2,241	2,501	2,535	2,518	2,626	2,630	2,892	2,781	2,791	2,852	2,719	2,601
New Haven, -	2,285	2,648	3,076	3,200	3,266	3,289	3,498	3,568	3,804	3,919	4,209	4,253	3,988	4,415
New London, -	1,348	1,363	1,411	1,427	1,388	1,447	1,440	1,453	1,498	1,506	1,619	1,518	1,470	1,052
Fairfield, -	1,498	1,566	1,832	2,008	2,091	2,235	2,400	2,371	2,395	2,567	2,478	2,400	2,372	2,308
Windham, -	646	684	849	778	954	891	876	826	946	902	997	975	1,032	1,078
Litchfield, -	849	812	1,001	944	1,032	955	968	1,048	993	1,099	1,077	1,006	1,030	1,004
Middlesex, -	617	599	712	668	675	685	771	738	760	809	786	734	716	668
Tolland, -	466	446	501	503	528	461	557	485	522	504	493	530	473	501
Total, -	9,734	10,202	11,623	12,029	12,469	12,481	13,136	13,114	13,805	14,087	14,450	14,328	13,800	14,072

MARRIAGES.

COUNTIES.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.
Hartford, -	876	956	1,050	975	926	1,071	1,120	1,094	1,086	1,075	1,057	1,025	980	961
New Haven, -	978	1,047	1,112	1,093	1,156	1,218	1,177	1,232	1,228	1,227	1,216	1,090	1,079	1,036
New London, -	616	634	676	648	708	602	628	634	636	669	604	553	577	564
Fairfield, -	581	621	740	742	727	733	699	727	792	712	678	657	638	658
Windham, -	302	308	460	422	415	341	406	370	378	351	359	350	309	361
Litchfield, -	336	383	434	418	347	337	380	366	373	348	341	320	297	320
Middlesex, -	212	286	282	281	282	224	281	269	304	262	263	216	266	224
Tolland, -	206	225	224	205	173	228	180	190	226	197	176	174	174	195
Total, -	4,107	4,460	4,978	4,779	4,734	4,754	4,871	4,882	5,023	4,841	4,694	4,355	4,320	4,319

DEATHS.

COUNTIES.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.
Hartford, -	1,672	1,458	1,653	1,493	1,444	1,500	1,552	1,495	1,920	2,067	1,661	1,726	2,172	1,937
New Haven, -	2,208	1,988	1,757	1,782	1,947	2,300	2,605	2,299	2,818	2,709	2,379	2,746	2,709	2,552
New London, -	1,424	1,143	1,001	952	910	1,125	1,156	1,145	1,282	1,221	1,271	1,330	1,287	1,248
Fairfield, -	1,361	1,167	1,119	1,131	1,235	1,328	1,261	1,236	1,478	1,449	1,416	1,596	1,579	1,682
Windham, -	623	581	556	520	505	606	595	460	692	621	557	646	656	649
Litchfield, -	847	716	598	593	614	663	704	660	680	697	665	782	698	649
Middlesex, -	557	553	541	506	475	564	558	544	732	672	584	675	638	613
Tolland, -	417	345	325	366	359	331	364	277	388	386	406	392	368	306
Total, -	9,109	7,950	7,520	7,343	7,549	8,417	8,895	8,166	9,970	9,822	8,939	9,833	10,187	9,696

DIVORCES.

COUNTIES.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.
Hartford, -	39	64	52	74	78	65	65	77	75	70	86	73	91	72
New Haven, -	126	95	105	131	180	138	104	109	119	107	131	52	103	97
New London, -	52	73	74	78	59	62	54	41	61	67	63	51	54	44
Fairfield, -	44	56	81	66	54	97	63	74	84	71	76	73	58	92
Windham, -	34	38	53	39	43	28	42	47	28	51	46	36	17	35
Litchfield, -	46	39	32	41	22	47	37	34	31	40	39	45	25	36
Middlesex, -	15	18	31	13	15	29	19	17	25	25	18	25	21	23
Tolland, -	20	21	30	27	27	25	18	10	41	26	33	21	27	28
Total, -	426	404	488	459	478	491	408	409	464	457	492	476	896	427

REPORT ON VITAL STATISTICS.

C. W. CHAMBERLAIN, M.D., HARTFORD.

The study of vital statistics seems at first sight particularly dry and uninteresting, with its endless array of multifarious figures, averages, and tables. But upon closer investigation these apparently dry abstractions become clothed with a living significance, close-linked with human life and destiny. The laws of life lie hidden here, as Kepler's laws in the mass of details accumulated by patient watchers of the stars during the ages that preceded him, and only await the master hand to evoke them out of the seeming chaos. Already truths of deep importance to the race have been gathered from this field, as our knowledge concerning the origin, rise, and spread of epidemics, and especially of cholera, and the power of control that results from that knowledge. Indeed, all accurate knowledge concerning disease, its nature and treatment, must rest upon a statistical basis, and all advance in our knowledge concerning the treatment must rest upon this solid foundation.

The value and importance of a complete and accurate registration of all the details in this department to the student of nature, and to the investigators in medical science, becomes evident. The information thus becomes attainable concerning the appearance of new and unusual forms of disease in localities, the appearance, duration, and period of quiescence of epidemic and infectious forms, and when the greatest danger may be anticipated. It is no idle dream that when

our knowledge concerning other infectious diseases is as complete as that concerning cholera, we can predict, anticipate, and prevent their rise and spread as we now can control that formerly dread disease.

The value to local communities, too, of a complete record, is very great, indicating the comparative healthfulness and what sanitary measures of a general nature are imperative. It has been stated by a well-known writer that the civilization of a people may be measured by the methods and care taken in the disposal of filth. However that may be, the unsalubrious conditions induced by neglect, and the immunity from malignant disease resulting from a scientific and rational sanitation, will be revealed by a careful registration. An unquestionable basis of fact is thus secured, and the foundation laid for scientific precision.

The importance of complete registration in regard to all questions of heredity and descent are too obvious to need comment, and the value of such records increases as the country grows older and other sources of information less readily obtainable. That the births are not all recorded, requires only a glance at the comparative populations and birth rates of our cities and towns.

The relations of complete registration to claims for pensions, legal settlements, annuities, and insurance, are too extensive to be more than hinted at in this connection. The laws of the State are such that it only requires individual effort to secure a better registration than any State in the Union.

The number of deaths reported this year is less than last by 491; the number of births about the same; the excess of births over deaths, 4376.

ZYMOTIC DISEASES.

The mortality is proportionately larger in this class than in 1876, and forms more than one-fifth of the total mortality, which is about the estimated proportion. The following table shows the comparative mortality reported for the principal forms for the last eight years :

	Diphtheria.	Croup.	Typhoid fever.	Scarlet fever.	Ague.	Cholera Infantum.	Diarrhoeal diseases.
1877,	589	178	321	216	45	447	182
1876,	564	221	327	171	22	631	173
1875,	361	165	449	183	21	591	189
1874,	158	113	370	240	28	463	171
1873,	161	162	430	370	30	622	292
1872,	157	212	506	406	29	821	254
1871,	78	110	352	263	19	774	179
1870,	128	121	427	251	15	378	247

Twenty-eight were reported from typho-malarial fever, which appears for the first time in the record, and gives a total of 73 deaths from malarial disease, including intermittent and remittent, and more than three times as many as in 1876. Several cases of enlarged spleen are reported as originating in Hartford county—a decidedly new feature. Thirty-nine deaths were reported from cerebro-spinal meningitis, which, as well as diphtheria, has apparently become endemic. The more unusual forms—thrombosis, purpura, pyæmia, and septicæmia, have each a few cases. Small-pox is noticeable by its absence from the report, although probably not entirely in the mortality. There has been no general epidemic, while locally diphtheria has prevailed somewhat extensively.

Consumption ranks *facile princeps* among the causes of death, the mortality scarcely varying from 1876, 1,301, exceeding the general average for the last ten years considerably. Pneumonia, 490. From all diseases of the lungs, including phthisis, the mortality is 2,078, a little over twenty per cent. of the total mortality.

The three great items in the list are infantile, consumption, and lung diseases, and zymotics,—a large proportion preventable by a wise and easily practicable enforcement of sanitary regulations.

Among the class of violent deaths most are reported as resulting from accident, the nature of which is usually not stated, nor is the manner of suicide; the number is nearly doubled, 52 against 37 in 1876; 23 deaths are reported as from railroad injuries.

The number of homicides, 10, is notably increased.

Among more unusual causes, 8 are reported from hydrophobia, making 25 in all since 1848, and double the number in 1876; 3 from freezing; 2 from privation—about the usual proportion. Malformations, 25; stricture of œsophagus, 1; rupture of gall-bladder, 1.

An unusually large number of the very aged are reported—five centenarians.

The deaths might be thus classified: The first period, from birth to ten years, which might be called that requiring support; the second from 10 to 20, which might be considered the self-supporting period; the third, from 20 to 70, the productive period; and the fourth, from 70 upwards, non-productive, or requiring support. These are somewhat arbitrary, and the precise limits selected with reference to the returns, which are mostly in decades:

1st period.	2d.	3d.	4th.
3,706	529	3,623	1,653

Total number of deaths, deducting still-births and age not stated, 9,033; about fifty per cent. of these are in the second and third periods; each death is a direct loss to the productive power of the State; and as a large percentage are due to preventable diseases, the value of hygienic measures to the State becomes mathematically demonstrable, at least, in one phase.

REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF CONNECTICUT,

TO THE

GENERAL ASSEMBLY,

January Session, 1878.

Printed by Order of the Legislature.

HARTFORD:

THE CASE, LOCKWOOD & BRAINARD CO., PRINTERS.

1878.

State of Connecticut.

BANK COMMISSIONERS' REPORT.

To the General Assembly of the State of Connecticut:

The undersigned respectfully submit the usual Annual Report, showing the condition of the Savings Banks of the State, on the first day of October, 1877, with such statistics and tables as are deemed necessary to show their present condition, and the results as compared with October 1, 1876.

We also submit the Statements of the Banks of Discount and Trust Companies, made to us at the same date, all of which are verified by the oath of their respective cashiers or treasurers.

The following table gives the aggregate amount of assets and liabilities of all the Savings Banks organized and doing business, October 1, 1877, as compared with the amounts at date of October 1, 1876:

SUMMARY OF REPORTS.

RESOURCES.	Oct. 1, 1876.	Oct. 1, 1877.	Increase.	Decrease.
Loans on Real Estate, -	\$55,403,988.29	\$52,337,212.99	.....	\$3,066,775.30
Loans on Stocks & B'ds,	2,109,052.05	1,683,574.38	.....	425,477.67
Loans on Personal Security, - - -	2,606,214.78	2,830,672.60	\$224,457.82	.....
Bank Stocks, - - -	3,850,905.70	3,801,939.73	.....	48,966.97
R. R. Stocks & Bonds, -	1,009,276.18	902,595.68	.....	106,680.50
United States Bonds, -	6,067,656.11	7,129,260.34	1,061,604.23	.....
Real Estate owned, -	767,218.93	2,208,474.00	1,441,255.07	.....
State, Town, and City Bonds, - - -	7,319,937.89	7,057,743.97	.....	262,193.92
Other Assets, - - -	285,950.45	313,103.57	27,153.12	.....
Cash on hand and in Bank, - - -	1,916,430.00	2,009,361.47	92,931.47	.....
	\$81,336,631.38	\$80,273,938.73	\$2,847,401.71	\$3,910,094.36
Deposits, - - -	\$78,524,172.48	\$77,214,372.36	.....	1,309,800.12
Interest and Surplus, -	2,579,024.30	2,649,701.85	70,677.55	.....
Other Liabilities, - -	233,434.60	409,864.52	176,429.92	.....
	\$81,336,631.38	\$80,273,938.73	\$247,107.47	\$1,309,800.12

STATISTICAL.	Oct. 1, 1876.	Oct. 1, 1877.
Whole number of Depositors, - - - - -	203,514.00	204,575.00
	Increase.	Decrease.
Difference of Deposits compared with previous year,	\$2,034,862.07	\$1,309,800.12
Average amount to each Depositor, - - - - -	385.84	377.43
“ income from Assets, - - - - -	6.36	6.39
Number of accounts opened during past year, - -	23,166.00	29,430.00
“ “ “ closed “ “ “ - - - - -	20,885.00	28,397.00
Amount deposited, - - - - -	*14,579,144.24	18,225,645.35
“ withdrawn, - - - - -	*12,544,282.17	19,501,689.33
“ of interest received or profits earned, - -	*4,002,310.03	4,966,176.89
“ “ credited to Depositors, - - - - -	*3,131,895.69	3,603,502.86
Assets from which no income has been derived, -	844,192.23	1,634,782.23
Largest amount due single Depositor, - - - - -	32,986.03	26,466.13

* For 9 months.

	Number.	Amount.	Average.
Deposits less than \$500, - - - - -	155,180	\$21,031,540.55	\$135.52
“ more than \$500, and less than \$1,000,	26,431	14,763,825.32	558.55
“ “ \$1,000, “ “ \$3,000,	20,605	30,177,652.96	1,464.53
“ “ \$3,000, - - - - -	2,359	11,241,353.53	4,764.61

The whole number of Savings Banks is eighty-six—the same number as last year.

It will be seen by the foregoing tables that the number of depositors has increased one thousand and sixty-one, since October 1, 1876.

During the nine months previous to that date, or from January 1, 1876, to October of the same year, there was a very noticeable decrease in the number of depositors, viz., of four thousand five hundred and sixteen, which more than equaled the increased number for the two years previous to that date, and the increase during the past year fails to restore the number that existed January 1, 1874, by about two hundred.

From October 1, 1876, to October 1, 1877, the amount of deposits has decreased \$1,309,800.12, or a little over $1\frac{1}{2}$ per cent., as against an average increase, during the three years previous, of $2\frac{1}{2}$ per cent., or about \$2,000,000 per annum, and the average amount due to each depositor is about eight dollars less than last year, and a trifle over the average of the three years just preceding.

It will also be seen that during the year the amount deposited

in sums of less than \$500 has increased \$1,487,000. The amount in sums of over \$500, and less than \$1,000, has decreased \$1,693,000. The amount in sums of more than \$1,000, and less than \$3,000, has increased \$1,572,808, and the amount in sums of \$3,000 and over has decreased \$2,677,237—this last item plainly showing the result of the efforts made by many of our banks to rid themselves of their large or unstable deposits.

The amount loaned on Real Estate Security is \$3,066,775.30 less, and the amount loaned on Stocks and Bonds is \$425,477.67 less than last year, while the amount loaned on Personal Securities is \$224,457.82 more.

The amount invested in Bank Stocks is \$48,966.97 less than last year, and the amount in United States Bonds is \$106,680.50 more.

The Real Estate owned by the Savings Banks amounts to \$2,208,474.00, and is \$1,441,255.07 more than last year, and the amount invested in State, City, and Town Bonds is \$262,193.92 less.

The Interest and Surplus Accounts are increased \$70,677.55.

During the past year, thirteen of the Savings Banks have paid at the rate of six per cent. interest per annum. Forty-six have paid at the rate of five and one-half per cent. per annum. Sixteen have paid five per cent. per annum; seven, four and one-half per cent. per annum, and five have either passed or paid very small dividends.

The amount from which no income has been derived is one million, one hundred and thirty-four thousand, seven hundred and eighty-two dollars, or about twice the amount at the date of our last report.

The reason of this increase in unproductive or barren assets, may in part be found in the fact that much of the amount is made up by foreclosures of so recent a date that no reasonable time has elapsed for the receipt of rents, and the unfavorable condition of the market for real estate has not afforded desirable opportunity to dispose of the same.

The fact still remains that there is a considerable increase in the amount of securities and investments which have failed to yield the ordinary income; but so far as real estate has been disposed of, it has generally been without loss, and in a few cases at quite an advance on the amount which it was pledged to secure.

The average income from assets is apparently increased, but it is chiefly owing to the comparison being made with only nine months' business of the previous year, for which time the receipts of that year showed at a disadvantage. The result of the past year, as compared with 1875 (which is the last full year reported previous to the present), shows a falling off of $\frac{2.3}{100}$ of one per cent. in average income.

Under the operation of the new law requiring the accumulation of a reserve fund, the surplus and interest accounts, after deducting dividends, show an increase of seventy thousand, six hundred and seventy-seven dollars.

The largest amount of deposit due to any one account (twenty-six thousand, four hundred, sixty-six and $\frac{13}{100}$ dollars) is placed to the credit of a city sinking fund, the managers evidently availing themselves of the opportunity as being in their judgment the best method to accomplish its increase with safety.

The next largest deposit is twenty-five thousand and eighty-seven dollars.

The condition of our Savings Banks, as seen by the foregoing statements, is much better than we were ready to believe, and, as we think, better than the people of the State were willing to accept as satisfactory; and we are pleased to be able to report that in general the situation—all the circumstances being considered—is very creditable to them and the State. Though the detailed reports will show that they are not entirely free from the troubles that have been experienced in other States, or from the embarrassments which now so generally affect almost every enterprise.

And we are free to say that we fear too much has been, and is expected of our Savings Banks, considering their past and present surroundings. They are expected to make money when most other efforts fail; they are expected to receive money on deposit at all times, and the more difficult it is to invest with satisfaction elsewhere, the more the Savings Banks are called upon to receive.

Then they must loan on property where there is no risk, or invest in securities that are beyond question, and yet comparatively large dividends are expected, and the principal must be returned on call without even a chance of loss.

The depositors should not, however, forget that if they demand

perfect safety, they must be willing to accept that which can be safely earned. And before we criticise too severely, let it be remembered that if small dividends are *now* received, that in days gone by, the receipts from this source were larger than ought to have been paid, and in many cases these earnings were distributed to the depositors with such liberality, that no provision was made for future contingencies, and now naturally follows the settlement or adjustments of these overburdened or overdrawn accounts, and it is such a test as is seldom experienced. Then again let it be remembered that a large portion of the deposits now in our Savings Banks were made during a time of great financial derangement, and of great inflation in the circulating medium of the country.

From 1862 to 1872, these deposits increased more than three hundred per cent., or from twenty to sixty-five millions of dollars, and this forty-five millions of increase, or a large proportion of it, had to be invested or loaned at times when the purchasing power of the money or currency deposited, as compared with gold, was twenty-five, fifty, or even one hundred per cent. less than it is to-day. And if we could have then found time for only a moment's reflection, it could hardly have been anticipated that such an amount of money, under such a condition of things, would have been managed with as favorable results.

Up to within three or four years few if any were found to complain of our Savings Bank management, except perhaps that in some cases complaints were freely made that they were hoarding too large a surplus, but since then, more or less uneasiness has been felt, and occasional doubts expressed as to the results.

But where, even for the last four years, could money have been placed with surer or better results? To illustrate—suppose that in 1873 a depositor had drawn the five thousand dollars he has since continued in the Savings Banks, and invested it in government securities, and is now obliged to realize on the investment, what interest or per cent. of gain will he receive? Or suppose he had then taken his five thousand dollars and purchased a home, could he not four years after have purchased one equal to it for four, or even three thousand dollars? And yet all are not satisfied, if the management of others, under similar circumstances, fails to yield full interest, even for a short period of time.

Then again, the management of some of our savings institu-

tions has been censured for following out the tendency of the law, which requires that one-half the deposits shall be loaned on real estate, and which has heretofore so discriminated in the rate of taxation as to encourage these loans to a much greater extent. These complaints are made, not on account of earnings realized, for the depositors have as a whole undoubtedly received a better result from this source, thus far, than from any other, and we are not of the number of those who expect in the future results that shall be essentially different, yet when deposits are largely in real estate, it is unreasonable to expect, particularly in times like the present, that they can to any great extent be paid back on call, and if very unusual demands are made, notice must be required though disappointment and blame is the result. Other banks have, in pursuing a different course, invested largely in securities that are immediately available, and are now expected to pay interest or dividends to depositors that such investments cannot yield. So that take whatever course they will, the action of trustees or managers of Savings Banks is by no means likely to escape censure, and difficulties are found on every side. Prominent among these is the fact, that the law has heretofore allowed large dividends to be paid in days of large earnings, without compelling a reserve, but now it limits the amount of interest that may be received to a much smaller sum than heretofore, and requires a surplus to be accumulated, and dividends are still expected that ought to have satisfied in other or more prosperous days.

We do not wish to excuse or palliate the neglect or wrongdoing of those who manage these trust funds, but say, as in our last report, "that those who neglect their duty should be displaced, and that those who are guilty of wrong-doing should be held to a strict account and promptly punished," but they should not be expected to accomplish impossibilities.

The following will show what must be earned before any dividend can be paid to depositors. The State imposes a tax of $\frac{5}{8}$ of one per cent. on the whole amount of deposits, and by a recent enactment Savings Banks are required to lay aside a reserve, where one does not already exist, of $\frac{1}{2}$ of one per cent. per annum on the whole deposit, until it shall reach three per cent. on that amount. To this the cost of management, the average of which is $1\frac{3}{10}\%$ of one per cent., is to be added. This will amount in the average bank to one and one-half per cent. on the whole

deposit, and as the State limits the interest that may be received to six per cent., the net income to depositors cannot exceed four and one-half per cent., incidental advantages and disadvantages not being taken into account.

Whether this is and will continue to be satisfactory to depositors, is a question which may seriously tax the wisdom of your Honorable Body, for if not satisfactory to them, there will be a constant draft from the banks that may seriously disturb the interests of the whole State. There is in this a mutual interest that must be recognized, and legislative aid will undoubtedly be required in order to successfully meet this emergency. For it would be very remarkable if enactments as positive in their effects as those of the last Legislature touching savings banks (although they may be correct in principle) did not in the light of experience need to be corrected or modified. But whether it will be best to reduce the tax now imposed, or to abate for the present the requirements of the law relating to surplus, or to extend to the savings banks some of the privileges now allowed to individuals in the making of loans, are questions which will, we have no doubt, receive at your hands careful deliberation, and we are very earnest in saying that in some or all of these directions, relief must be given.

Last year we reported the failure of "The Workingman's Five Cent Savings Bank," and this year we have to report the embarrassment and readjustment of the "Savings Bank of Suffield." This institution was found to be short, during the early part of the present year, about fifteen per cent., mainly caused by shrinkage in their investments in bank stocks and railroad bonds. There was at that time no complaint made to the Commissioners of fraud or dishonest management, yet we deemed it prudent to obtain a temporary injunction that would prevent a preference in the paying out of money from the funds of the bank, and we advised that the old board of trustees resign, and that a new board be appointed from among such persons as might be named by the depositors.

This course was pursued, the finding of the old board and the Commissioners was concurred in by the new board, and an arrangement was made to charge off from each depositor's account fifteen per cent., and that the bank continue its business. This seems to have given general satisfaction, and the community was

saved from the difficulties which usually accompany the disaster of a savings bank failure, and the depositors from a much more serious loss. This institution is now believed to be in a prosperous condition.

Another similar case is that of the "Savings Bank of Thompsonville," and a similar course is being pursued. The loss or shrinkage here was caused by investments in bank stocks, principally the Ninth National of New York.

In two other cases there has been slight deficiencies, which have been made good by the trustees, and the interest and pride that is taken by little communities in their local banks is well illustrated by these acts, which are very encouraging to those who wish for the success of our present savings bank system.

The following is the sworn

REPORT OF THE ASSETS OF THE TOWNSEND SAVINGS BANK,
MADE BY THE RECEIVERS OF SAID BANK TO THE BANK COM-
MISSIONERS, JULY 9TH, 1877, WITH AN ESTIMATE OF THEIR
VALUE.

		Est'd value.	
Real Estate Loans, - - - -	\$94,344.39	\$60,734.91	.....
Loans on Stocks and Bonds and Per- sonal Security, - - - -	386,943.68	41,105.88	.....
Clark Loan, - - - -	184,634.47	43,300.00	.....
Stocks and Bonds owned by the Bank :			
Knickerbocker Gas Bonds and Stock, -	500,000.00	350,000.00	.....
3,000 shares Union Gas Co.'s Stock, -	60,000.00		No market value.
350 Arkansas State Bonds, -	70,000.00	32,500.00	.....
139 1st M'tg L. R., P. B. & N. O. R. R. Bonds, - - - -	27,800.00	6,950.00	.....
227 1st M'tg M., O. & R. R. R. R. Bonds, - - - -	45,400.00	11,350.00	.....
97 1st M'tg Land Bonds M., O. & R. R. R. R., - - - -	19,400.00		No market value.
70 Louisiana State Bonds, - - -	14,000.00		No market value.
10 1st M'tg N. O., M. & T. R. R. Bonds,	2,000.00		No market value.
725 shares Credit Mobilier Stock, -	18,125.00	18,125.00	.....
Adirondack Mortgage, - - -	40,000.00		No market value.
Office Fixtures, - - - -	13,000.00	1,000.00	.....
Cash Items, - - - -	32,893.45	6,000.00	.....
Peoria Land Tax Account, - - -	505.99	505.99	.....
Selma, Rome & Dalton Stock, - -	8,370.44	8,370.44	.....
Arkansas Bond Account, - - -	58,560.00	58,560.00	.....
Arkansas Land Bond Account, - -	1,350.00	1,350.00	.....
N. O., Mobile & Tex. Bond Account, -	70.00	70.00	.....
Des Moines Valley Bond Account, -	15.00	15.00	.....
Union Gas Bond Account, - - -	9,936.52	9,936.52	.....
Credit Mobilier Stock Account, - -	500.00	500.00	.....
Real Estate owned by the Bank :			
Philadelphia Real Estate, - - -	247,375.60	50,000.00	.....
Judson Property, Chapel street, -	68,168.20	50,000.00	.....
Watson street Property, - - -	2,057.86	2,000.00	.....
Balance of Belden Property, - -	1,250.00	1,250.00	.....
Kellogg Property, Milford, - - -	12,427.99	8,000.00	.....
Crosby Property, Milford, - - -	12,879.82	5,000.00	.....
Cash Deposited in Bank :			
National New Haven Bank, - - -	68,229.42	68,229.42	.....
Second National " - - -	4,752.09	4,752.09	.....
National Tradesmens " - - -	464.65	464.65	.....
Yale National " - - -	62,966.32	62,966.32	.....
Continental " - - -	937.66	937.66	.....
Saybrook National " - - -	52,771.18	52,771.18	.....
Cash, - - - -	22,329.52	22,329.52	.....
	\$2,144,459.25	\$979,074.58	.....

WALTER OSBORN, }
T. E. DOOLITTLE, } *Receivers of the Townsend*
J. E. REDFIELD, } *Savings Bank.*

NEW HAVEN, July 9, 1877.

Personally appeared Walter Osborn, Tilton E. Doolittle, and Jared E. Redfield, Receivers of the Townsend Savings Bank, and made oath that the foregoing statement is true, according to their best knowledge and belief.

HERBERT C. WARREN, *Notary Public.*

Immediately after this statement was made, or July 10th, a dividend was declared and paid of ten per cent. on the amount which was due to depositors at the time of its failure. The whole amount declared and paid since its failure is thirty per cent. of the amount on deposit at the time of suspension. The only report that is required of the receivers to the Commissioners, is a statement of the assets, with an estimate of their value, and we have no other means of knowing what may be reasonably anticipated in the future. The management of a Savings Bank after it has failed to meet its obligations, and receivers have been appointed, is wholly with such receivers subject only to the order of the Court which placed them in charge.

The past year has been one of great general anxiety, and in this the managers of our Savings Banks have had their full share. And in addition to the difficulties ordinarily experienced, they have had to contend with the continuance of a great business depression that has had the effect of lessening the value of their securities and investments, and rendering difficult the collection of interest, and necessitating to a greater extent than ever before the foreclosing of mortgages.

But the increase of real estate thus acquired and now owned by the banks is less than was expected; amounting to only about two (2) per cent. of their assets; and the whole amount now held by them, including their banking houses, is less than three (3) per cent. on their assets.

It is true, however, that in some localities a very lenient course has been pursued towards the borrowers, where there was a reasonable hope that in the end they would be able to protect their property, and the results are that a comparatively large amount of interest is overdue and unpaid, and the dividend-paying ability of such banks is correspondingly decreased.

These loans with interest in arrears, which are principally on real estate, and under ordinary circumstances would have been foreclosed, have been the subject of much comment and speculation, and we are aware that in some instances the securities held for these loans are inadequate to protect them if tested by the present standard of values; yet, judging from the results of efforts already made to collect, we believe that the percentage of loss in this direction will be much less than that on almost any other class of securities.

During the last three years these loans on real estate have, in a great majority of cases, been carefully examined by local committees, and many of the more prominent ones have been thoroughly investigated by your Commissioners. And, while there are too many instances which, if they were immediately pressed, would fail to meet the full amount of the loan, yet these cases are believed to be comparatively rare, and if reasonable aid is given and unreasonable distrusters are not indulged in, the results will, we believe, fully justify our predictions.

BANKS OF DISCOUNT AND TRUST COMPANIES.

There are but four Banks of Discount that come under our jurisdiction, and eleven Trust Companies. The statements annexed exhibit their condition, and while to some extent they are sharing with the public in the losses of the hour, yet they are fully entitled to the rank they have heretofore taken.

CONCLUSION.

In concluding our report, we beg leave to say that the management of our Savings Banks, during the last twelve months, has been marked with extraordinary prudence, the trustees having shown a very earnest determination to protect the depositors from every danger that may have seemed to threaten their interests, and considering the difficulties with which they have been surrounded, their efforts have been attended with very gratifying success. We commend this great interest to your fostering care, asking for it such consideration as its magnitude and its connection with the vital interests of the State may seem to require.

All of which is respectfully submitted.

LUCIEN W. SPERRY,	} <i>Bank</i>
CHARLES BARD,	

SAVINGS BANKS.

—♦♦♦—
COPIES
OF THEIR REPORTS,
October 1, 1877.

BERLIN SAVINGS BANK.

JOHN NORTON, *Treasurer.*

Incorporated 1873.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	23,526.31	23,526.31	23,526.31
Loans on Personal Security, - - - -	5,500.00	5,500.00	5,500.00
<i>Investments.</i>			
Cash deposited in Bank or Trust Company,	.02	.02	.02
Cash on hand, - - - - -	74.08	74.08	74.08
Total Assets, - - - - - \$	29,100.41	29,100.41	29,100.41

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$27,848.78
Surplus Fund, - - - - -	1,251.63
Total Liabilities, - - - - -	\$29,100.41

Number of open accounts October 1, 1877, 184.

Number of accounts opened during the past year, 26.

Number of accounts closed during the past year, 17.

Amount deposited, including interest credited the past year, \$11,617.83.

Amount withdrawn the past year, \$8,444.02.

Amount of interest received the past year, \$1,788.86.

Amount of interest credited to depositors the past year, \$1,323.50.

Amount placed to surplus account for the past year, \$293.40.

Amount of State tax paid last year, \$135.50.

Amount of United States tax paid last year, none.

Total expenses, including salaries, last year, \$50.00.

Number of depositors to whom the Bank owes less than \$500, 170.

Total amount of same, \$15,061.87.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 2.

Total amount of same, \$2,200.01.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,187.51.

Increase of deposits the past year, \$3,174.81.

Rate per cent. of dividends to depositors last year, 6 per cent. to January 1, 1877, since, 5 per cent.

When are dividends paid? January 1st and July 1st.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent. to July 1, since, 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

BERLIN SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$422.92.

Amount of interest received on same, none.

Where deposited? 1st Nat. Bank, Hartford.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Alfred North; Treasurer, John Norton; Trustees, Alfred North, Henry N. Galpin, William H. Risley, Jonathan T. Hart, John Norton, George W. Cook, Edward E. Stevens; Auditors, E. Brandegee, A. J. Warner.

BRIDGEPORT SAVINGS BANK.

CHAS. P. PORTER, *Treasurer.*

Incorporated 1842.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	2,380,521.00	2,380,521.00	2,380,521.00
Loans on Stocks and Bonds, - - - -	69,050.00	69,050.00	69,050.00
<i>Investments.</i>			
United States Bonds, viz:—			
Coupon Bonds, - - - - -	50,000.00	50,000.00	54,450.00
Registered “ - - - - -	450,000.00	478,568.75	484,937.50
Bonds of Cities in this State:—			
New Haven City, - - - - -	10,000.00	10,127.00	11,500.00
Bonds of Towns and Counties in this and other States:—			
Bridgeport Town, - - - - -	7,500.00	7,500.00	7,650.00
Hartford “ - - - - -	60,500.00	55,750.00	66,550.00
Middletown “ - - - - -	55,000.00	52,500.00	58,300.00
Danbury Water, - - - - -	5,000.00	5,000.00	5,100.00
Fairfield Town, - - - - -	37,000.00	38,327.50	38,850.00
Bonds of Cities in other States:—			
New York City Stock, - - - - -	5,000.00	5,000.00	5,250.00
Railroad Bonds:—			
Mil. & St. Paul R. R., - - - - -	5,000.00	5,000.00	5,650.50
N. Y. & Harlem R. R., - - - - -	2,280.00	2,280.00	2,650.00
Bonds of other Corporations in this and other States:—			
School District Notes, - - - - -	10,500.00	10,500.00	10,500.00
Bank Stocks:—			
Metropolitan, N. Y., - - - - -	1,500.00	1,500.00	1,950.00
Park, “ - - - - -	2,000.00	2,000.00	2,140.00
Hanover, “ - - - - -	2,000.00	2,000.00	2,000.00
Gallatin, “ - - - - -	2,000.00	2,000.00	2,300.00
Amer. Exchange, “ - - - - -	4,000.00	4,000.00	4,200.00
Commerce, “ - - - - -	10,000.00	10,000.00	12,500.00
State, “ - - - - -	800.00	800.00	960.00
Chatham, “ - - - - -	3,500.00	8,500.00	4,270.00
Phoenix, “ - - - - -	1,020.00	1,020.00	1,040.00
Manuf. & Merch'ts, “ - - - - -	3,120.00	3,120.00	2,964.00
Continental, “ - - - - -	1,500.00	1,500.00	1,050.00
Merchants', “ - - - - -	5,000.00	5,000.00	5,900.00
Imp. & Traders' “ - - - - -	3,000.00	3,000.00	6,030.00
Shoe & Leather, “ - - - - -	1,300.00	1,300.00	1,560.00
Ætna, Hartford, - - - - -	3,000.00	3,000.00	3,500.00
Conn., Bridgeport, - - - - -	7,000.00	7,000.00	9,240.00
City, “ - - - - -	1,000.00	1,000.00	1,300.00
First, “ - - - - -	4,500.00	4,500.00	6,750.00
Pequonnock, “ - - - - -	2,000.00	2,000.00	2,160.00
All other Assets:—			
Real Estate, - - - - -	59,450.00	59,450.00	59,450.00
Banking House, - - - - -	18,971.63	18,971.63	18,971.63
Cash deposited in Bank or Trust Company, - - - - -	43,862.90	43,862.90	43,862.90
Cash on hand, - - - - -	1,179.37	1,179.37	1,179.37
Total Assets, - - - - - \$	3,329,054.90	3,351,828.15	3,396,236.40

BRIDGEPORT SAVINGS BANK.—*Continued.*

LIABILITIES, OCTOBER 1, 1876.

Whole amount of deposits, - - - - -	\$3,197,489.21
State Tax, - - - - -	9,345.87
Surplus Fund, - - - - -	121,679.82
All other liabilities—Rent due, - - - - -	540.00
Total Liabilities, - - - - -	\$3,329,054.90

Number of open accounts October 1, 1877, 7,231.

Number of accounts opened during the past year, 955.

Number of accounts closed during the past year, 868.

Amount deposited, including interest credited the past year, \$537,092.04.

Amount withdrawn the past year, \$510,107.50.

Amount of interest received the past year, \$188,289.15.

Amount of interest credited to depositors the past year, \$185,506.

Amount placed to surplus account for the past year. None.

Amount of State tax paid last year, \$19,250.02.

Amount of United States tax paid last year, \$1,743.94.

Total expenses, including salaries, last year, \$5,608.38.

Number of depositors to whom the Bank owes less than \$500, 5,298.

Total amount of same, \$738,439.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 844.

Total amount of same, \$1,355,220.

Number of depositors over \$3,000, 95.

Total amount of same, \$363,701.

Largest amount due a single depositor, \$6,073.87.

Increase of deposits the past year, \$26,984.54.

Rate per cent. of dividends to depositors last year, 6.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877. None.

Amount of such paper which has been over due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$4,500—Bank stock.

Amount of income from real estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year. 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? 3.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? 5.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times each year.

When does your annual meeting occur for the choice of Directors or Trustees? June.

Average daily balance in Bank or Trust Company for past year, \$45,511.52.

Amount of interest received on same, \$649.56.

Where deposited? Banks in New York—Fourth National and Importers and Traders National. Banks in Connecticut—First National, Conn. National, and Poquonnock National, of Bridgeport.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? Not to my knowledge.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

BRIDGEPORT SAVINGS BANK.—*Continued.*

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? If so, give: States—New York, Wisconsin, and Illinois; Townships—Milwaukee, Madison, Chicago, and New York. Name of mortgagors—P. C. Calhoun and wife, Lord & Smith, E. P. Allis & Co., and Edward Hussey. Amount of improved city property, \$35,000.

OFFICERS.—President, E. S. Hawley; Treasurer, Chas. P. Porter; Trustees, S. C. Trubee, L. W. Clark, A. E. Joy, Ezekiel Birdsey, W. R. Higby, Edward Sterling, Curtis Thompson, Dr. D. H. Nash, Alden Burton, Geo. S. Sanford, Philip Conrad, T. B. DeForest, Jos. Bartram, Chas. P. Porter; Auditors (from Bank), E. S. Hawley, S. C. Trubee, L. W. Clark; (not connected with Bank), S. W. Baldwin, Wm. E. Seeley.

BRISTOL SAVINGS BANK.

MILES L. PECK, *Treasurer.*

Incorporated 1870.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	322,951.00		
Loans on Personal Security, - - - -	6,035.00		
<i>Investments.</i>			
Bank Stocks:—			
Fourth National Bank, New York, - -	2,000.00	2,240.00	1,960.00
Yale " " New Haven, - -	6,100.00	7,200.00	6,710.00
Merchants' National Bank, New Haven, -	300.00	325.00	325.00
First " " Hartford, - -	5,300.00	7,290.00	4,770.00
Mercantile " " " - -	2,000.00	2,440.00	2,300.00
American " " " - -	1,900.00	2,580.00	2,470.00
Bristol " " Bristol, - -	6,000.00	6,000.00	6,000.00
Real Estate, - - - - -	8,000.00		
Cash on hand, - - - - -	9,235.78		
Total Assets, - - - - - \$	369,821.78		

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$359,261.93
Interest account, } - - - - -	
Surplus Fund, } - - - - -	10,559.85
Total Liabilities, - - - - -	\$369,821.78

Number of open accounts October 1, 1877, 1,554.

Number of accounts opened during the past year, 305.

Number of accounts closed during the past year, 203.

Amount deposited, including interest credited the past year, \$145,445.27.

Amount withdrawn the past year, \$104,998.31.

Amount of interest received the past year, \$22,737.50.

Amount of interest credited to depositors the past year, \$19,192.05.

Amount placed to surplus account for the past year,—Increase of Profit and Loss account, \$705.24.

Amount of State tax paid last year, \$1,914.83.

Amount of United States tax paid last year, \$151.64.

Total expenses, including salaries, last year, \$1,440.84.

Number of depositors to whom the Bank owes less than \$500, 1,326.

Total amount of same, \$129,671.76.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 92.

Total amount of same, \$130,819.98.

Number of depositors over \$3,000, 1.

Total amount of same, \$3,227.26.

Largest amount due a single depositor, \$3,227.26.

Increase of deposits the past year, \$40,446.96.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January 1st and July 1st.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

BRISTOL SAVINGS BANK.—*Continued.*

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$3,000.

Amount of income from real estate owned by you the past year, \$712.50.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Loans are made by a loaning committee of three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? 3 times a year.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, about \$3,500.

Amount of interest received on same, none.

Where deposited? Bristol Nat. Bank, Bristol, Conn.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes. State, Indiana; Counties, Allen and Marion; City or Township, Indianapolis and Fort Wayne; Whole amount of issue, \$138,000; Amount you hold, \$10,000.

OFFICERS.—President, Henry A. Seymour; Treasurer, Miles L. Peck; Directors or Trustees, William W. Carter, John H. Sessions, Henry A. Mitchell, Nathan L. Birge, Samuel P. Newell, Julius R. Mitchell, Laporte Hubbell, N. Taylor Baldwin, Edward N. Pierce, Henry Beckwith; Auditors, Samuel M. Sutliff, Robert A. Potter.

BROOKLYN SAVINGS BANK.

CLARENCE A. POTTER, *Treasurer.*

Incorporated 1872.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	202,685.00	202,685.00	202,685.00
Loans on Stocks and Bonds, - - - -	850.00	850.00	850.00
<i>Investments.</i>			
Conn. State Bonds, - - - - -	1,500.00	1,500.00	1,680.00
Bonds of Cities in this State :—			
Meriden, - - - - -	10,000.00	10,350.00	10,950.00
Hartford (Capitol), - - - - -	7,000.00	7,000.00	7,840.00
Notes of Towns and Counties in this and other States :—			
Berlin, - - - - -	1,000.00	1,000.00	1,000.00
Canterbury, - - - - -	1,000.00	1,000.00	1,000.00
Bonds of Cities in other States :—			
Cambridge, Mass., - - - - -	4,000.00	4,080.00	4,520.00
Newton, Mass., - - - - -	10,600.00	10,525.00	11,100.00
Brooklyn, N. Y., - - - - -	5,000.00	5,456.25	5,750.00
New York City, - - - - -	10,000.00	11,900.00	11,900.00
Bank Stocks :—			
First Nat. Bank of Killingly, - - - -	1,000.00	1,200.00	1,200.00
Insurance account, - - - - -	13.50	13.50	13.50
Real Estate, - - - - -	45,244.68	45,244.68	45,244.68
Expenses, - - - - -	176.45	176.45	176.45
Cash deposited in Bank or Trust Company,	12,527.75	12,527.75	12,527.75
Cash on hand, - - - - -	1,069.24	1,069.24	1,069.24
Total Assets, - - - - - \$	313,066.62	316,577.87	319,506.62

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$310,661.48
Interest account, - - - - -	4,406.99
Surplus Fund, - - - - -	1,500.00
Rent account, - - - - -	9.40
Total Liabilities, - - - - -	\$316,577.87

Number of open accounts October 1, 1877, 893.

Number of accounts opened during the past year, 189.

Number of accounts closed during the past year, 100.

Amount deposited, including interest credited the past year, \$95,033.50.

Amount withdrawn the past year, \$61,164.15.

Amount of interest received the past year, \$17,811.80.

Amount of interest credited to depositors the past year, \$13,981.82.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$1,555.07.

Amount of United States tax paid last year, \$104.64.

Total expenses, including salaries, last year, \$845.49.

Number of depositors to whom the Bank owes less than \$500, 684.

Total amount of same, \$108,252.90.

BROOKLYN SAVINGS BANK.—*Continued.*

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,—79.

Total amount of same, \$114,939.13.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$2,481.09.

Increase of deposits the past year, \$33,869.35.

Rate per cent. of dividends to depositors last year, 5 per cent.

When are dividends paid? March and September.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$43,168.08.

Amount of income from real estate owned by you the past year, \$940.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times each year.

When does your annual meeting occur for the choice of Directors or Trustees? Third Wednesday in July.

Average daily balance in Bank or Trust Company for past year, \$4,695.28.

Amount of interest received on same, none.

Where deposited? Windham Co. Nat. Bank of Brooklyn.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, William Searls; Vice-President, John Palmer; Treasurer, Clarence A. Potter; Directors or Trustees, Enos L. Preston, William H. Putnam, Lewis Searls, Frank E. Baker, James C. Palmer, Cranston C. Crandall, William Woodbridge; Auditors, John Gallup, 2d, Frank Day.

CANAAN SAVINGS BANK.

JOSEPH W. PEET, *Treasurer.*

Incorporated 1872.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	22,353.00	22,353.00	22,353.00
Loans on Stocks and Bonds, - - -	490.00	490.00	490.00
Loans on Personal Security, - - -	3,345.48	3,345.48	3,345.48
<i>Investments.</i>			
United States Bonds, - - - - -	2,000.00	2,402.50	2,200.00
Bonds of Towns and Counties in this and other States, - - - - -	2,300.00	2,300.00	2,415.00
Second School District, Town of No. Canaan, Bank Stocks:—	2,000.00	2,000.00	2,100.00
31 shares Am. Ex. Nat. Bank, - - -	3,100.00	3,503.87	3,410.00
Expenses paid, - - - - -	139.12	139.12	139.12
Cash deposited in Bank or Trust Company, -	3,027.92	3,027.92	3,027.92
Cash on hand, - - - - -	2,651.62	2,651.62	2,651.62
Total Assets, - - - - - \$	41,407.14	42,213.51	42,122.14

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$40,198.40
Interest account, - - - - -	866.97
Surplus Fund, - - - - -	1,148.14
Total liabilities, - - - - -	\$42,213.51

Number of open accounts October 1, 1877, 229.

Number of accounts opened during the past year, 65.

Number of accounts closed during the past year, 24.

Amount deposited, including interest credited, the past year, \$21,845.30.

Amount withdrawn the past year, \$17,522.85.

Amount of interest received the past year, none.

Amount of interest credited to depositors the past year, \$1,840.42.

Amount placed to surplus account for the past year, \$486.14.

Amount of State tax paid last year, \$180.57.

Amount of United States tax paid last year, \$11.76.

Total expenses, including salaries, last year, \$40.55. No salary paid.

Number of depositors to whom the Bank owes less than \$500, 210.

Total amount of same, \$21,470.41.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 7.

Total amount of same, \$10,861.02.

Number of depositors over \$3,000, none.

Total amount of same, none.

Largest amount due a single depositor, \$1,971.88.

Increase of deposits the past year, \$4,322.45.

Rate per cent. of dividends to depositors last year, 6 and 5.

When are dividends paid? April and October.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

CANAAN SAVINGS BANK.—*Continued.*

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$400, but interest has been paid since October 1, 1877.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent. in advance.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None, as known.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Two.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? No.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Generally.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, about \$2,500.

Amount of interest received on same, 3 per cent.

Where deposited? Union Trust Company, New York.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? Yes, for \$281.06.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

Officers.—President, Miles T. Granger; Treasurer, Joseph W. Peet; Trustees, N. C. Ward, Fred'k Watson, J. A. Underwood, Geo. W. Cowdry, P. C. Cummings; Auditors, Jacob B. Hardenbergh, F. T. Watson.

CHELSEA SAVINGS BANK.

CHARLES M. COIT, *Treasurer.*

Incorporated 1858.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, and to Cities and Towns, - - - - - \$	1,709,924.88	1,709,924.88	1,709,924.88
Loans on Stocks and Bonds, - - -	420,160.55	420,160.55	420,160.55
Loans on Personal Security, - - -	21,441.70	21,441.70	21,441.70
<i>Investments.</i>			
United States Bonds:—			
'81s, registered, - - - - -	150,000.00	165,000.00	165,000.00
5-20s, '67, registered, - - - - -	15,000.00	16,050.00	16,050.00
5-20s, '67, Coupons, - - - - -	50,000.00	54,000.00	54,000.00
5s of '81, registered, - - - - -	15,000.00	16,050.00	16,050.00
4½s of '91, " - - - - -	10,000.00	10,700.00	10,700.00
Bonds of Towns and Counties in this and other States:—			
New Haven, - - - - -	20,000.00	20,000.00	20,600.00
Old Saybrook, - - - - -	25,200.00	25,200.00	25,700.00
Haddam, - - - - -	36,500.00	36,500.00	37,230.00
Cromwell, - - - - -	5,500.00	5,500.00	5,610.00
Essex, - - - - -	6,000.00	6,000.00	6,120.00
Vernon, - - - - -	40,000.00	40,000.00	40,800.00
Railroad Bonds:—			
Joliet & Chicago, 8 per cent., - - -	29,000.00	29,000.00	31,320.00
Peoria & Oquawka, 8 per cent., - - -	3,000.00	3,000.00	3,210.00
Cincinnati, Ham. & Dayton, 7 per cent., -	5,000.00	4,500.00	5,150.00
La. and Mo. River, 7 per cent., - - -	100,000.00	90,000.00	90,000.00
St. Louis, Jack. & C., 7 per cent., - - -	150,000.00	142,500.00	160,500.00
Bank Stocks:—			
Fourth National Bank, New York, - - -	12,000.00	12,000.00	12,000.00
Ninth " " " - - -	7,500.00	7,500.00	6,000.00
Central " " " - - -	6,600.00	6,600.00	6,732.00
Importers and Traders Nat. Bank, N. York,	3,000.00	3,000.00	6,300.00
Nassau " " " - - -	5,000.00	5,000.00	4,750.00
Corn Exchange " " " - - -	1,000.00	1,000.00	1,300.00
American Exchange " " " - - -	10,000.00	10,000.00	11,200.00
Merchants " " " - - -	4,000.00	4,000.00	3,600.00
Phenix " " " - - -	5,500.00	5,500.00	5,610.00
Hanover " " " - - -	5,000.00	5,000.00	5,000.00
Nat. Shoe and Leather Bank, " - - -	5,000.00	5,000.00	6,000.00
Continental National Bank, " - - -	10,000.00	10,000.00	8,000.00
Dry Goods Bank, " - - -	5,000.00	5,000.00	4,500.00
Thames National Bank, Norwich, - - -	5,000.00	5,000.00	7,000.00
Second " " " - - -	7,000.00	7,000.00	8,050.00
Uncas " " " - - -	5,000.00	5,000.00	5,250.00
Shetucket " " " - - -	3,500.00	3,500.00	3,850.00
Merchants " " " - - -	5,000.00	5,000.00	4,750.00
All other Assets, - - - - -	91.68	91.68	91.68
Banking House, - - - - -	23,450.00	23,450.00	30,000.00
Real Estate, - - - - -	121,192.03	121,192.03	121,192.03
Expenses, - - - - -	554.28	554.28	554.28
Cash deposited in Bank or Trust Company,	83,052.79	83,052.79	83,052.79
Cash on hand, - - - - -	2,303.43	2,303.43	2,303.43
Total Assets, - - - - - \$	3,147,471.34	3,151,271.34	3,186,653.34

CHELSEA SAVINGS BANK.—*Continued.*

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$3,106,499.70
Interest account, - - - - -	11,163.82
Surplus Fund, - - - - -	12,932.36
Rent, - - - - -	143.82
Premium on U. S. Bonds, - - - - -	18,000.00
Profit and Loss, - - - - -	2,531.64
Total Liabilities, - - - - -	\$3,151,271.34

Number of open accounts October 1, 1877, 4,861.

Number of accounts opened during the past year, 634.

Number of accounts closed during the past year, 655.

Amount deposited, including interest credited the past year, \$647,287.14.

Amount withdrawn the past year, \$673,592.22.

Amount of interest received the past year, \$193,030.23.

Amount of interest credited to depositors the past year, \$151,456.55.

Amount placed to surplus account for the past year, \$9,611.45.

Amount of State tax paid last year, \$19,135.32.

Amount of United States tax paid last year, \$3,604.50.

Total expenses, including salaries, last year, \$6,134.91.

Number of depositors to whom the Bank owes less than \$500, 2,989.

Total amount of same, \$510,289.04.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 884.

Total amount of same, \$1,409,095.33.

Number of depositors over \$3,000, 114.

Total amount of same, \$572,073.81.

Largest amount due a single depositor, \$22,014.66.

Decrease of deposits the past year, \$26,305.08.

Rate per cent. of dividends to depositors last year, 5 per cent.

When are dividends paid? March and September.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$11,186.63.

Amount of income from real estate owned by you the past year, \$3,602.20.

What is the highest rate of interest received on loans made the past year? 6 per cent. since April 20, 1877.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Four times each year.

When does your annual meeting occur for the choice of Directors or Trustees? Third Wednesday in September.

Average daily balance in Bank or Trust Company for past year, \$72,005.81.

Amount of interest received on same, \$1,976.33.

Where deposited? Continental National Bank, New York City; Second Nat. Bank, Norwich, Conn.; Nat. Bank of Redemption, Boston, Mass.

CHELSEA SAVINGS BANK.—*Continued.*

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Lorenzo Blackstone; Treasurer, Charles M. Coit; Directors or Trustees, Henry Bill, Learned Hebard, John T. Wait, James A. Hovey, John F. Slater, S. T. Holbrook, O. J. Lamb, John P. Barstow, John W. Stedman, Oliver P. Avery, Edward Harland, Charles M. Coit; Auditors, for the Bank, James A. Hovey, J. L. Denison, F. S. Camp; for the State, Alfred E. Wyman, Charles Webb.

CHESTER SAVINGS BANK.

WILLIAM H. SULLIVAN, *Treasurer.*

Incorporated 1871.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	18,875.00		
Loans on Stocks and Bonds, - - -	600.00		
Loans on Personal Security, - - -	575.00		
<i>Investments.</i>			
Cash deposited in Bank or Trust Company,	1,237.78		
Cash on hand, - - - - -	586.92		
Total Assets, - - - - - \$	21,874.70		
LIABILITIES, OCTOBER 1, 1877.			
Whole amount of Deposits, - - - - -			\$21,712.33
Interest account, - - - - -			162.37
Total Liabilities, - - - - -			\$21,874.70

Number of open accounts October 1, 1877, 165.

Number of accounts opened during the past year, 18.

Number of accounts closed during the past year, 6.

Amount deposited, including interest credited the past year, \$3,831.41.

Amount withdrawn the past year, \$2,971.80.

Amount of interest received the past year, \$1,146.39.

Amount of interest credited to depositors the past year, \$993.58.

Amount placed to surplus account for the past year, nothing.

Amount of State tax paid last year, \$116.51.

Amount of United States tax paid last year, nothing.

Total expenses, including salaries, last year, \$269.19.

Number of depositors to whom the Bank owes less than \$500, 156.

Total amount of same, \$12,663.79.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 3.

Total amount of same, \$4,742.72.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,937.85.

Increase of deposits the past year, \$859.61.

Rate per cent. of dividends to depositors last year, 5 per cent.

When are dividends paid? February and August.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent. to April, 6 per cent. since.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

CHESTER SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once a year.

When does your annual meeting occur for the choice of Directors or Trustees? Second Monday in July.

Average daily balance in Bank or Trust Company for past year, \$500.

Amount of interest received on same, nothing.

Where deposited? Deep River National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Joshua L'Hommedieu; Treasurer, Wm. H. Sullivan; Directors or Trustees, E. C. Hungerford, G. W. Smith, S. W. Turner, A. Pratt, G. Jones, F. Shailor, H. H. Clark, S. C. Silliman; Auditors, Wm. N. Clark, Jr., Kirtland Dennison.

CITIZENS' SAVINGS BANK OF STAMFORD.

W. C. Hoyt, *Treasurer.*

Incorporated 1869.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	354,047.00	354,047.00	354,047.00
Loans on Stocks and Bonds, - - - -	20,705.00	20,705.00	20,705.00
<i>Investments.</i>			
United States Bonds, - - - -	50,000.00	59,300.00	59,300.00
Bonds of other States, - - - -	28,000.00	28,000.00	29,400.00
Bonds of Cities in this State, - - - -	10,000.00	10,000.00	10,250.00
Bonds of Towns and Counties in this and other States, - - - -	32,000.00	32,000.00	32,000.00
Bonds of Cities in other States, - - - -	20,000.00	20,000.00	20,600.00
Bank Stocks:—			
First Nat'l Bank of Stamford, - - - -	10,000.00	14,000.00	14,500.00
Metropolitan Nat'l Bank, New York, - - - -	600.00	750.00	750.00
Nat'l Park Bank, New York, - - - -	3,500.00	4,200.00	3,750.00
German American Bank, New York, - - - -	5,000.00	3,500.00	3,500.00
Real Estate, - - - -	7,100.00	7,100.00	7,100.00
Cash deposited in Bank or Trust Company, - - - -	5,184.79	5,184.79	5,184.79
Total Assets, - - - - - \$		558,786.79	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$553,419.36
Interest account, - - - - -	3,867.43
Surplus Fund, - - - - -	1,500.00
Total Liabilities, - - - - -	\$558,786.79

Number of open accounts October 1, 1877, 1,307.

Number of accounts opened during the past year, 300.

Number of accounts closed during the past year, 239.

Amount deposited, including interest credited the past year, \$125,769.53.

Amount withdrawn the past year, \$101,529.78.

Amount of interest received the past year, \$35,614.22.

Amount of interest credited to depositors the past year, \$27,636.11.

Amount placed to surplus account for the past year, \$1,500.

Amount of State tax paid last year, \$3,396.21.

Amount of United States tax paid last year, \$252.22.

Total expenses, including salaries, last year, \$2,365.95.

Number of depositors to whom the Bank owes less than \$500, 976.

Total amount of same, \$149,990.19.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 154.

Total amount of same, \$243,181.69.

Number of depositors over \$3,000, 8.

Total amount of same, \$38,296.50.

Largest amount due a single depositor, \$6,000.

Increase of deposits the past year, \$24,239.75.

Rate per cent. of dividends to depositors last year, 6 and 5.

When are dividends paid? January and July.

CITIZENS' SAVINGS BANK OF STAMFORD.—*Continued.*

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? No such paper.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$3,500, Ger. Am. Bank stock.

Amount of income from real estate owned by you the past year, nothing.

What is the highest rate of interest received on loans made the past year? 7 per cent. till April; 6 per cent. since.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice in each year, and weekly statement is also made.

When does your annual meeting occur for the choice of Directors or Trustees? First Thursday in July.

Average daily balance in Bank or Trust Company for past year, \$7,954.37.

Amount of interest received on same, none.

Where deposited? First Nat'l Bank of Stamford, Ct.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Wells R. Ritch; Treasurer, W. C. Hoyt; Directors or Trustees, T. H. H. Messinger, Charles Gaylor, William Hoyt, Seth S. Cook, William Davenport; Auditors, A. R. Turkington, Henry V. Riker.

CITY SAVINGS BANK OF BRIDGEPORT.

S. M. MIDDLEBROOK, *Treasurer.*

Incorporated 1859.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - - \$	1,132,720.62	1,132,720.62	1,132,720.62
Loans on Stocks and Bonds, }	25,282.00	25,282.00	25,282.00
Loans on Personal Security, }			
<i>Investments.</i>			
United States Bonds, - - - - -	50,000.00	59,093.00	57,500.00
Bonds of Cities in this State:—			
Bridgeport City, 7 per cent., - - -	175,000.00	178,291.00	196,000.00
Bonds of Towns and Counties in this and other States:—			
Brooklyn City, 7 per cent., - - - -	100,000.00	103,510.00	112,000.00
Rochester “ “ - - - - -	100,000.00	104,653.00	112,000.00
New York “ “ - - - - -	100,000.00	103,510.00	112,000.00
Bonds of Cities in other States:—			
New York City, 7 per cent., - - -	25,000.00	25,000.00	28,000.00
Methodist Church, 7 per cent., - - -	4,000.00	4,000.00	4,000.00
Bank Stocks:—			
Phenix National Bank, New York, - -	6,025.00	6,025.00	6,000.00
Bank of North America, “ - - -	11,059.00	11,059.00	10,000.00
Saint Nicholas Bank, “ - - - -	10,445.00	10,445.00	10,000.00
Central National Bank, “ - - - -	7,312.00	7,312.00	7,000.00
Bank of State of New York, - - - -	5,125.00	5,125.00	5,000.00
Bridgeport City Bank, - - - - -	5,000.00	5,000.00	6,500.00
Past due interest, - - - - -			52,000.00
All other Assets, Safes and Furniture, -	3,000.00		3,000.00
Real Estate, through foreclosure, - -	63,799.74	63,799.74	63,799.74
Cash deposited in Bank or Trust Company, }	10,061.25	10,061.25	10,061.25
Cash on hand, - - - - - }			
Total Assets, - - - - - \$	1,833,829.61	1,854,886.61	1,952,863.61

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$1,667,203.63
Interest account, - - - - -	12,682.98
Park National Bank, - - - - -	175,000.00
Total Liabilities, - - - - -	\$1,854,886.61

Number of open accounts October 1, 1877, 4,420.

Number of accounts opened during the past year, 725.

Number of accounts closed during the past year, 820.

Amount deposited, including interest credited the past year, \$480,960.40.

Amount withdrawn the past year, \$797,471.72.

Amount of interest received the past year, \$129,985.60.

Amount of interest credited to depositors the past year, \$91,931.75.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$11,543.42.

Amount of United States tax paid last year, \$1,726.88.

CITY SAVINGS BANK OF BRIDGEPORT.—*Continued.*

Total expenses, including salaries, last year, \$5,295.87.

Number of depositors to whom the Bank owes less than \$500, 4,317.

Total amount of same, \$1,336,535.13.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 72.

Total amount of same, \$191,535.69.

Number of depositors over \$3,000, 31.

Total amount of same, \$139,132.81.

Largest amount due a single depositor, \$10,426.

Increase of deposits the past year, none.

Rate per cent. of dividends to depositors last year, 5 per cent.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$146,000.

Amount of income from real estate owned by you the past year, \$684.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$21,816.03.

Amount of interest received on same, rent of office and \$600.

Where deposited? City National Bank, Bridgeport, Conn.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes. State, Mass; City or Township, Great Barrington; Whole amount of issue, \$8,000; Name of mortgagor, James Bird; Amount of improved city property, \$8,000.

OFFICERS.—President, Hanford Lyon; Treasurer, S. M. Middlebrook; Directors or Trustees, Ira Gregory, Horace Nichols, D. F. Hollister, P. C. Calhoun, John Brooks, M. C. Hawley, Henry S. Peck, S. C. Booth, Geo. P. Stockwell, Josiah Baylies, F. W. Parrott, H. F. Hatch, D. C. Gateley; Auditors, Samuel Wilmot, Thos. L. Watson.

CITY SAVINGS BANK OF MERIDEN.

CHARLES L. ROCKWELL, *Treasurer*

Incorporated 1874.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	43,950.00	43,950.00	43,950.00
<i>Investments.</i>			
Bank Stocks:—			
First National, Meriden, Conn., - - -	21,000.00	23,876.00	24,150.00
Home " " " - - -	20,000.00	23,150.00	23,200.00
Fairfield Co. Nat., Norwalk, Conn., - -	3,000.00	3,600.00	3,600.00
Middlesex Co. Nat., Middletown, Conn., -	2,500.00	2,500.00	2,500.00
Yale Nat., New Haven, Conn., - - -	2,500.00	2,500.00	2,500.00
Cash on hand, - - - - -	5,010.62	5,010.62	5,010.62
Total Assets, - - - - - \$	97,960.62	104,586.62	104,910.62

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$101,870.68
Interest account, - - - - -	522.75
Surplus Fund, - - - - -	2,193.19
Total Liabilities, - - - - -	\$104,586.62

Number of open accounts October 1, 1877, 418.

Number of accounts opened during the past year, 162.

Number of accounts closed during the past year, 35.

Amount deposited, including interest credited the past year, \$75,130.99.

Amount withdrawn the past year, \$37,606.59.

Amount of interest received the past year, \$6,742.15.

Amount of interest credited to depositors the past year, \$3,862.29.

Amount placed to surplus account for the past year, \$2,193.19.

Amount of State tax paid last year, \$450.47.

Amount of United States tax paid last year, \$37.75.

Total expenses, including salaries, last year, \$198.45.

Number of depositors to whom the Bank owes less than \$500, 397.

Total amount of same, \$62,707.25.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 18.

Total amount of same, \$23,413.43.

Number of depositors over \$3,000, 3.

Total amount of same, \$15,750.

Largest amount due a single depositor, \$5,750.

Increase of deposits the past year, \$37,524.40.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? July and January.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

CITY SAVINGS BANK OF MERIDEN.—*Continued.*

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? Second Monday in July.

Average daily balance in Bank or Trust Company for past year, \$2,500.

Amount of interest received on same, none.

Where deposited? First Nat. Bank, Meriden, Conn.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Joel H. Guy; Treasurer, C. L. Rockwell; Directors or Trustees, John D. Billard, C. L. Upham, Wm. H. Miller, John C. Byxbee, George W. Smith, Jno. Tait, M. D., Ratcliffe Hicks, E. D. Hall, W. W. Lyman, R. Linsley, John Evans, Wm. Lewis, H. L. Schleiter; Auditors, Wallace Miles, D. S. Williams.

COLCHESTER SAVINGS BANK.

J. N. ADAMS, *Treasurer.*

Incorporated 1874.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	21,001.35		
Loans on Personal Security, - - - -	8,568.60		
<i>Investments.</i>			
Bonds or Orders of Town of Colchester, -	13,766.70		
Cash on hand, - - - - -	1,672.19		
Total Assets, - - - - - \$	45,008.84		
 LIABILITIES, OCTOBER 1, 1877.			
Whole amount of Deposits, - - - - -	- - - - -	- - - - -	\$44,596.95
Surplus Fund, - - - - -	- - - - -	- - - - -	411.89
Total Liabilities, - - - - -	- - - - -	- - - - -	\$45,008.84

Number of open accounts October 1, 1877, 372.

Number of accounts opened during the past year, 206.

Number of accounts closed during the past year, 29.

Amount deposited, including interest credited the past year, \$33,133.43.

Amount withdrawn the past year, \$6,151.31.

Amount of interest received the past year, \$2,354.10.

Amount of interest credited to depositors the past year, \$1,625.53.

Amount placed to surplus account for the past year, \$410.89.

Amount of State tax paid last year, \$152.22.

Amount of United States tax paid last year, \$16.33.

Total expenses, including salaries, last year, \$539.80.

Number of depositors to whom the Bank owes less than \$500, 340.

Total amount of same, \$20,741.08.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 35.

Total amount of same, \$3,897.10.

Number of depositors over \$3,000, one.

Total amount of same, \$3,390.36.

Largest amount due a single depositor, \$3,390.36.

Increase of deposits the past year, \$25,356.65.

Rate per cent. of dividends to depositors last year, $\frac{1}{2}$.

When are dividends paid? April and October.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

COLCHESTER SAVINGS BANK.—*Continued.*

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once a year.

When does your annual meeting occur for the choice of Directors or Trustees? Second Monday in August.

Average daily balance in Bank or Trust Company during the past year.

Amount of interest received on same.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, A. B. Pierce; Vice-President, G. G. Wickwire; Treasurer, J. N. Adams; Directors or Trustees, A. B. Pierce, G. G. Wickwire, J. N. Adams, N. Foote, T. Sheriden, S. C. Gillett, S. G. Willard, J. N. Pelton, Elijah Ransom, A. E. Emmons, R. P. Fay, J. C. Hammond; Auditors, C. H. Rogers, W. B. Otis.

COLLINSVILLE SAVINGS SOCIETY.

SAMUEL N. CODDING, *Treasurer.*

Incorporated 1853.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	157,225.14	157,225.14	
Loans on Personal Security, - - -	39,958.55	39,598.55	
<i>Investments.</i>			
Railroad Bonds, - - - - -	2,000.00	1,800.00	
Real Estate, - - - - -		41.57	
Expenses, - - - - -		645.06	
Cash deposited in Bank or Trust Company,		14,636.04	
Cash on hand, - - - - -		1,282.06	
Total Assets, - - - - - \$		215,228.42	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$210,371.15
Interest account, - - - - -	232.57
Surplus Fund, - - - - -	4,624.70
Total Liabilities, - - - - -	\$215,228.42

Number of open accounts October 1, 1877, 711.

Number of accounts opened during the past year, 113.

Number of accounts closed during the past year, 91.

Amount deposited, including interest credited the past year, \$56,323.60.

Amount withdrawn the past year, \$41,378.62.

Amount of interest received the past year, \$12,477.49.

Amount of interest credited to depositors the past year, \$12,383.75.

Amount placed to surplus account for the past year, \$390.00.

Amount of State tax paid last year, \$1,193.36.

Amount of United States tax paid last year, \$155.08.

Total expenses, including salaries, last year, \$791.22.

Number of depositors to whom the Bank owes less than \$500, 623.

Total amount of same, \$104,827.65.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 80.

Total amount of same, \$73,835.82.

Number of depositors over \$3,000, 8.

Total amount of same, \$31,708.68.

Largest amount due a single depositor, \$5,942.54.

Increase of deposits the past year, \$15,275.39.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

COLLINSVILLE SAVINGS SOCIETY.—*Continued.*

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? Third Monday in July.

Average daily balance in Bank or Trust Company for past year, \$8,000.

Amount of interest received on same, \$390.00.

Where deposited? Mercantile National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes. Whole amount of issue, \$5,000; Amount of improved city property, \$5,000.

OFFICERS.—President, Ebenezer Sexton; Treasurer, Samuel N. Coddington; Directors or Trustees, E. A. Colton, J. B. Bodwell, C. H. Thayer, Samuel N. Coddington, J. H. Thompson, Sherman Fancher, S. F. Stevens, Romeo Elton, Gurdon Henderson, John D. Andrews, E. Sexton, H. B. McNary.

CONNECTICUT SAVINGS BANK.

JOHN W. MANSFIELD, *Treasurer.*

Incorporated 1857.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,878,025.00	1,878,025.00	1,878,025.00
<i>Investments.</i>			
United States Bonds:—			
6s of 1881, - - - - -	100,000.00	100,000.00	109,500.00
5s of 1881, - - - - -	200,000.00	200,000.00	214,000.00
Currency 6s, - - - - -	60,000.00	60,000.00	73,500.00
10 40s, - - - - -	50,000.00	50,000.00	53,500.00
5-20s of 1865, - - - - -	10,000.00	10,000.00	10,500.00
Bonds of Cities in this State:—			
Middletown, - - - - -	24,500.00	24,500.00	25,500.00
New Britain, - - - - -	10,000.00	10,000.00	11,000.00
Bonds of Towns in this State:—			
Ridgefield, - - - - -	1,700.00	1,700.00	1,700.00
Bonds of Cities in other States:—			
Providence Gold Bonds, - - - - -	10,000.00	10,000.00	10,500.00
Bonds of other Corporations in this and other States:—			
New Haven Water Co., - - - - -	60,000.00	60,000.00	65,000.00
Bank Stocks:—			
250 shares Second National Bank, New Haven,	25,000.00	25,000.00	36,000.00
150 " Yale " "	15,000.00	15,000.00	15,000.00
37 " Tradesmen's " "	3,700.00	3,700.00	5,500.00
75 " Bank of Commerce, New York, -	7,500.00	7,500.00	9,500.00
120 " Bank of Republic, " -	12,000.00	12,000.00	12,000.00
150 " American Exchange, " -	15,000.00	15,000.00	16,000.00
300 " Phenix, " -	6,000.00	6,000.00	6,500.00
100 " Manuf's & Merch'ts, " -	2,000.00	2,000.00	1,800.00
39 " 7th Ward, " -	3,900.00	3,900.00	3,900.00
50 " German American, " -	5,000.00	5,000.00	4,000.00
Real Estate, - - - - -	37,620.17	37,620.17	35,000.00
Banking House, - - - - -	25,000.00	25,000.00	35,000.00
Expenses, - - - - -	494.76	494.76	494.76
Cash deposited in Bank or Trust Company,	17,464.28	17,464.28	17,464.28
Cash on hand, - - - - -	4,688.08	4,688.08	4,688.08
Total Assets, - - - - - \$	2,584,592.29	2,584,592.29	2,655,572.12

.LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$2,541,568.11
Interest account, - - - - -	23,704.74
Surplus Fund, - - - - -	19,279.66
All other Liabilities, - - - - -	39.78
Total Liabilities, - - - - -	\$2,584,592.29

Number of open accounts October 1, 1877, 6,209.

Number of accounts opened during the past year, 990.

CONNECTICUT SAVINGS BANK.—*Continued.*

Number of accounts closed during the past year, 751.
 Amount deposited, including interest credited the past year, \$875,619.67.
 Amount withdrawn the past year, \$938,196.45.
 Amount of interest received the past year, \$163,871.21.
 Amount of interest credited to depositors the past year, \$121,458.22.
 Amount placed to surplus account for the past year, none.
 Amount of State tax paid last year, \$15,804.40.
 Amount of United States tax paid last year, \$1,660.65.
 Total expenses, including salaries, last year, \$8,250.
 Number of depositors to whom the Bank owes less than \$500, about 3,400.
 Total amount of same, about \$700,000.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, about 550.
 Total amount of same, about \$825,000.
 Number of depositors over \$3,000, about 75.
 Total amount of same, \$400,000.
 Largest amount due a single depositor, \$8,466.03.
 Increase of deposits the past year, none.
 Rate per cent. of dividends to depositors last year, 5 per cent.
 When are dividends paid? Semi-annually, January and July 16.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.
 What is the highest rate of interest received on such paper? None.
 Amount of over-due paper on hand October 1, 1877, none.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, none.
 Amount of income from real estate owned by you the past year, \$1,213.29.
 What is the highest rate of interest received on loans made the past year? 6 per cent. since April 25th.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Four times a year.
 When does your annual meeting occur for the choice of Directors or Trustees? July.
 Average daily balance in Bank or Trust Company for past year, about \$15,000.
 Amount of interest received on same, none.
 Where deposited? Second National Bank.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set off, draw-back, lien, or obligation, excepting as set forth in said schedule? They are.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, James E. English; Treasurer, John W. Mansfield; Directors or Trustees, Charles R. Ingersoll, Minott A. Osborn, Daniel Trowbridge, Charles Peterson, Samuel Hemingway, Lucius R. Finch, Amos F. Barnes, Alfred Blackman, Horace J. Morton, Edward Stevens; Auditors, Charles L. English, Benjamin C. Lum.

CROMWELL DIME SAVINGS BANK.

S. P. POLLEY, *Treasurer.*

Incorporated 1871.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		51,339.00	
Loans on Personal Security, - - -		2,790.15	
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States :—			
Hartford Town Bonds, - - - -		2,240.00	
Chatham " " - - - -		5,500.00	
Railroad Bonds :—			
Connecticut Valley, - - - -		1,870.93	
Uncollected Interest, - - - -		1,462.14	
Furniture and Fixtures, - - - -		623.32	
All other Assets, Taxes paid, - - -		857.03	
Real Estate, - - - -		2,000.00	
Expenses, - - - -		239.73	
Cash deposited in Bank or Trust Company,		1,852.54	
Cash on hand, - - - -		1,445.32	
Total Assets, - - - - \$		72,220.16	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$70,468.66
Interest account, - - - -	289.36
Surplus Fund, - - - -	1,462.14
Total Liabilities, - - - -	\$72,220.16

Number of open accounts October 1, 1877, 309.

Number of accounts opened during the past year, 49.

Number of accounts closed during the past year, 34.

Amount deposited, including interest credited the past year, \$57,292.15.

Amount withdrawn the past year, \$46,277.11.

Amount of interest received the past year, \$3,281.24.

Amount of interest credited to depositors the past year, \$3,450.99.

Amount placed to surplus account for the past year, \$1,462.14.

Amount of State tax paid last year, \$328.18.

Amount of United States tax paid last year, \$117.41.

Total expenses, including salaries, last year, \$137.75.

Number of depositors to whom the Bank owes less than \$500, 256.

Total amount of same, \$11,372.62.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 22.

Total amount of same, \$34,668.14.

Number of depositors over \$3,000, 2.

Total amount of same, \$11,413.06.

Largest amount due a single depositor, \$7,221.08.

Increase of deposits the past year, \$11,015.04.

Rate per cent. of dividends to depositors last year, 6 and 5 per cent.

When are dividends paid? January and July.

CROMWELL DIME SAVINGS BANK.—*Continued.*

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$2,000.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Monthly.

When does your annual meeting occur for the choice of Directors or Trustees? Second Monday in October.

Average daily balance in Bank or Trust Company for past year, \$2,228.91.

Amount of interest received on same, none.

Where deposited? Middlesex County Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, John Stevens; Treasurer, S. P. Polley; Directors or Trustees, John Stevens, Bulkley Edwards, Richard Gay, Russel Frisbie, Elisha Stevens, A. G. Phelps, Charles P. Sage, D. C. Tryon, H. W. Stocking, L. S. Smith, J. K. Sage, Arthur Boardman, S. P. Polley; Auditors, R. B. Savage, Albert Dowd.

DEEP RIVER SAVINGS BANK.

HENRY R. WOOSTER, *Treasurer.*

Incorporated 1851.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	238,743.50	238,743.50	238,743.50
Loans on Stocks and Bonds, - - - -	11,012.00	11,012.00	11,012.00
<i>Investments.</i>			
United States Bonds :—			
'81s Coupon, - - - - -	3,000.00	3,000.00	3,288.75
10-40s, Registered, - - - - -	5,000.00	5,000.00	5,350.00
10-40s, Coupons, - - - - -	10,000.00	10,000.00	10,800.00
Currency 6s, - - - - -	5,000.00	5,000.00	6,000.00
Bonds of Cities in this State :—			
Bridgeport City 7 per cent. Bonds, - -	10,000.00	10,000.00	11,000.00
New London Water Fund 7 per cent. Bonds,	10,000.00	10,000.00	11,000.00
Bonds of Towns and Counties in this and other States :—			
Hartford Town Bonds, - - - - -	5,000.00	4,800.00	5,000.00
Saybrook, " " - - - - -	16,000.00	16,000.00	16,000.00
Chester, " " - - - - -	10,000.00	10,000.00	10,000.00
Town of Beloit, Wis., Bonds, - - - -	1,500.00	1,500.00	1,500.00
Bank Stocks :—			
87 shares Deep River National Bank, -	8,700.00	8,700.00	10,875.00
18 " Nat. Bank of Commerce, N. Y.,	1,800.00	1,955.00	2,286.00
38 " Continental Nat. Bank, "	3,800.00	3,800.00	2,850.00
25 " Nat. Mechanics' Bkg. Ass'n, "	1,250.00	1,250.00	806.25
20 " Nat. Shoe & Leather Bk., "	2,000.00	2,000.00	2,400.00
28 " Central National Bank, "	2,800.00	2,800.00	2,856.00
30 " Ninth National Bank, "	3,000.00	3,000.00	2,280.00
30 " St. Nicholas Nat. Bank, "	3,000.00	3,000.00	3,000.00
140 " Mechanics' Nat. Bank, "	3,500.00	4,694.62	4,620.00
30 " Am. Ex. Nat. Bank, "	3,000.00	3,090.42	3,300.00
70 " Merchants' National Bank, "	3,500.00	4,134.37	4,130.00
12 " Saybrook Nat. B'k, Essex, -	1,200.00	1,200.00	1,560.00
20 " First Nat. Bank, Middletown, -	2,000.00	2,000.00	2,000.00
6 " Middlesex Co. Nat. Bk., Middletown,	600.00	678.00	600.00
Real Estate, Taxes paid, - - - - -	1,184.35	1,184.35	1,184.35
Expenses, - - - - -	751.14	751.14	751.14
Cash deposited in Bank or Trust Company,	11,590.36	11,590.36	11,590.36
Cash on hand, - - - - -	598.14	598.14	598.14
Total Assets, - - - - - \$	379,529.49	381,481.90	387,381.49

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$368,330.07
Surplus Fund, and Profit and Loss account, - - - - -	13,151.83
Total Liabilities, - - - - -	\$381,481.90

Number of open accounts October 1, 1877, 1,112.

Number of accounts opened during the past year, 151.

Number of accounts closed during the past year, 150.

DEEP RIVER SAVINGS BANK.—*Continued.*

- Amount deposited, including interest credited, the past year, \$79,577.55.
 Amount withdrawn the past year, \$69,409.44.
 Amount of interest received the past year, \$24,804.46.
 Amount of interest credited to depositors the past year, \$18,885.26.
 Amount placed to surplus account for the past year, none.
 Amount of State tax paid last year, \$2,154.50.
 Amount of United States tax paid last year, \$306.75.
 Total expenses, including salaries, last year, \$1,498.55.
 Number of depositors to whom the Bank owes less than \$500, 906.
 Total amount of same, \$106,367.80.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 78.
 Total amount of same, \$134,065.76.
 Number of depositors over \$3,000, 8.
 Total amount of same, \$50,529.02.
 Largest amount due a single depositor, \$12,512.60.
 Increase of deposits the past year, \$10,168.11.
 Rate per cent. of dividends to depositors last year, 3 and $2\frac{1}{2}$, less government tax on accounts of over \$2,000.
 When are dividends paid? May and November.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. Not any.
 What is the highest rate of interest received on such paper? Nothing.
 Amount of over-due paper on hand October 1, 1877, none.
 Amount of such paper which has been over-due six months, none.
 Amount of assets on which no interest or income has been derived the past year, \$5,628.50.
 Amount of income from real estate owned by you the past year, none.
 What is the highest rate of interest received on loans made the past year? 7 per cent.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? A committee of three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Annually.
 When does your annual meeting occur for the choice of Directors or Trustees? First Monday in July.
 Average daily balance in Bank or Trust Company for past year, about \$10,262.69.
 Amount of interest received on same, \$161.11.
 Where deposited? Deep River National Bank.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Asa R. Shailer; Treasurer, Henry R. Wooster; Directors or Trustees, Joseph Post, Arba H. Banning, Richard P. Spencer, Midian N. Griswold, Washington F. Willcox, Milon Pratt; Auditors, James A. Jones, Simeon H. Jennings.

DERBY SAVINGS BANK.

THADDEUS G. BIRDSEYE, *Treasurer.*

Incorporated 1846.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	892,228.74	892,228.74	892,228.74
Loans on Stocks and Bonds, - - -	31,700.00	31,700.00	31,700.00
<i>Investments.</i>			
United States Bonds:—			
'67s, - - - - -	120,000.00	120,000.00	128,844.00
'81s, - - - - -	12,000.00	12,000.00	13,200.00
Bonds of Towns and Counties in this and other States:—			
Town of Derby, Conn., - - - -	16,200.00	16,200.00	16,200.00
Bonds of other Corporations in this and other States:—			
6th School District, Town of Derby, - -	19,000.00	19,000.00	19,000.00
Ousatonic Water Company Stock, - - -	4,000.00	1,600.00	2,000.00
Bank Stocks:—			
Citizens' National Bank, Waterbury, Conn.,	4,000.00	4,000.00	4,400.00
Yale " New Haven, "	10,500.00	10,500.00	10,085.00
Birmingham " Birmingham, "	17,900.00	17,900.00	20,641.00
Metropolitan " New York City, -	3,800.00	3,800.00	4,750.00
Union " " - -	3,000.00	3,000.00	4,050.00
Fourth " " - -	8,000.00	8,000.00	7,760.00
Second " New Haven, Conn.,	2,500.00	2,500.00	3,675.00
Merchants' " " - -	3,450.00	3,450.00	3,450.00
Bridgeport " Bridgeport, "	2,150.00	2,150.00	2,795.00
New Haven Co. Nat. B'k, New Haven, "	3,000.00	3,000.00	3,600.00
City " Bridgeport, "	3,000.00	3,000.00	3,900.00
American Exchange Bank, New York,	5,000.00	5,000.00	5,500.00
National Bank of Commerce, "	2,500.00	2,500.00	3,125.00
Hanover National Bank, "	5,000.00	5,000.00	5,000.00
Cash Deposited in Bank or Trust Company,	417.61	417.61	417.61
Cash on hand, - - - - -	4,183.41	4,183.41	4,183.41
Total Assets, - - - - - \$	1,173,529.76	1,171,129.76	1,190,504.76

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$1,105,823.68
Interest account, { - - - - -	
Surplus Fund, { - - - - -	65,306.08
Total Liabilities, - - - - -	\$1,171,129.76

Number of open accounts October 1, 1877, 3,556.

Number of accounts opened during the past year, 358.

Number of accounts closed during the past year, 362.

Amount deposited, including interest credited the past year, \$232,424.29.

Amount withdrawn the past year, \$258,928.89.

Amount of interest received the past year, \$83,761.38.

Amount of interest credited to depositors the past year, \$68,414.88.

DERBY SAVINGS BANK.—*Continued.*

- Amount placed to surplus account for the past year, \$3,038.50.
 Amount of State tax paid last year, \$7,047.25.
 Amount of United States tax paid last year, \$898.11.
 Total expenses, including salaries, last year, \$3,395.48.
 Number of depositors to whom the Bank owes less than \$500, 2,515.
 Total amount of same, \$2,839.97.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 291.
 Total amount of same, \$456,900.
 Number of depositors over \$3,000, 24.
 Total amount of same, \$105,900.
 Largest amount due a single depositor, \$9,642.50.
 Increase of deposits the past year, decreased.
 Rate per cent. of dividends to depositors last year, 6 per cent.
 When are dividends paid? January 1st and July 1st.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.
 What is the highest rate of interest received on such paper? Nothing.
 Amount of over-due paper on hand October 1, 1877, none.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, none.
 Amount of income from real estate owned by you the past year, none.
 What is the highest rate of interest received on loans made the past year? 6 and 7 per cent.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Twice annually.
 When does your annual meeting occur for the choice of Directors or Trustees? June.
 Average daily balance in Bank or Trust Company for past year, \$6,972.
 Amount of interest received on same, none.
 Where deposited? Birmingham National Bank, Birmingham, Conn.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Joseph Arnold; Treasurer, Thaddeus G. Birdseye; Directors or Trustees, David W. Plum, Edward N. Shelton, Stephen N. Summers, Sidney A. Downs, David Torrance, Wm. E. Downs, Clark N. Rogers, Henry A. Nettleton; Auditors, Chas. E. Clark, H. Frank Wanning.

DIME SAVINGS BANK OF HARTFORD.

JOHN W. WELCH, *Treasurer.*

Incorporated 1870.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	500,097.00	500,097.00	500,097.00
Loans on Stocks and Bonds, }	26,863.99	26,863.99	26,863.99
Loans on Personal Security, }			
<i>Investments.</i>			
Bank Stocks:—			
7 Shares Hartford National Bank, Hartford,	700.00	1,060.25	1,050.00
25 “ Phoenix “ “ “	2,500.00	3,756.25	3,750.00
15 “ Ætna “ “ “	1,500.00	1,945.00	1,800.00
77 “ Mercantile “ “ “	7,700.00	9,019.50	9,240.00
Insurance Account, - - - -	8.50	8.50	8.50
Furniture and Fixtures, - - - -	1,063.47	1,063.47	1,063.47
Over Drafts, - - - -	172.84	172.84	172.84
Unpaid Insurance Account, - - - -	1,848.00	1,848.00	1,848.00
Real Estate, - - - -	59,890.00	59,890.00	59,890.00
Expenses and Taxes, - - - -	5,223.35	5,223.35	5,223.35
Cash on hand, - - - -	8,988.83	8,988.83	8,988.83
Total Assets, - - - - \$	616,555.98	619,936.98	619,995.98

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$597,208.99
Interest account, - - - -	14,070.31
Surplus Fund, - - - -	8,657.68
Total Liabilities, - - - -	\$619,936.98

Number of open accounts October 1, 1877, 7,802.

Number of accounts opened during the past year, 1,573.

Number of accounts closed during the past year, 1,922.

Amount deposited, including interest credited the past year, \$380,448.42.

Amount withdrawn the past year, \$483,466.47.

Amount of interest received the past year, \$34,125.78.

Amount of interest credited to depositors the past year, \$28,882.02.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$3,434.53.

Amount of United States tax paid last year, \$214.61.

Total expenses, including salaries, last year, \$6,649.47.

Number of depositors to whom the Bank owes less than \$500, 7,520.

Total amount of same, \$325,361.21.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 103.

Total amount of same, \$130,658.07.

Number of depositors over \$3,000, 5.

Total amount of same, \$18,081.25.

Largest amount due a single depositor, \$5,116.88.

Increase of deposits the past year, none.

DIME SAVINGS BANK OF HARTFORD.—*Continued.*

Rate per cent. of dividends to depositors last year, 5 per cent.

When are dividends paid? April and October.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, \$982.31.

Amount of such paper which has been over due six months, \$750.

Amount of assets on which no interest or income has been derived the past year, \$21,880.

Amount of income from real estate owned by you the past year, \$643.52.

What is the highest rate of interest received on loans made the past year? 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? Third Wednesday of July.

Average daily balance in Bank or Trust Company for past year, \$5,079.86.

Amount of interest received on same, none.

Where deposited? Farmers' and Mechanics' National Bank, and Mercantile National Bank, of Hartford, Conn.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution?

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes. State, Illinois; County, Cook; City or Township, Chicago; Whole amount of issue, \$7,000; Amount you hold, \$7,000; Name of mortgagor, W. K. Reed.

OFFICERS.—President, Alfred E. Burr; Vice Presidents, H. Sidney Hayden, Wm. H. Goodrich, Homer Blanchard, David A. Rood, Jeffrey O. Phelps, Jr.; Treasurer, John W. Welch; Secretary, Charles A. Jewell; Directors, Alfred E. Burr, Charles R. Chapman, Elisha Johnson, William H. Goodrich, Homer Blanchard, Charles A. Jewell, Nathaniel B. Stevens, David A. Rood, Charles W. Cook, Elisha N. Welch, H. Sidney Hayden, Henry T. Sperry, Horace Lord, Joseph Bishop, J. O. Phelps, Jr., Roswell F. Blodgett, Charles S. Davidson, Byron Loomis, William H. Cheney, James Kennelly, John W. Welch; Executive Directors, Alfred E. Burr, Charles A. Jewell, H. Sidney Hayden, Homer Blanchard, Jeffrey O. Phelps, Jr.; Auditors, John K. Williams, William L. Squires.

DIME SAVINGS BANK OF MIDDLETOWN.

ABEL C. ALLISON, *Treasurer.*

Incorporated 1870.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	70,135.00	70,135.00	70,135.00
Loans on Personal Security, - - - -	2,200.00	2,200.00	2,200.00
<i>Investments.</i>			
Bank Stocks :—			
30 shares Cent'l Nat. B'k, Middletown, Conn.,	2,250.00	2,730.00	3,000.00
3 " Middlesex Co. Nat. B'k, Middletown, Conn., - - - -	300.00	342.00	342.00
All other Assets, - - - -	904.74	904.74	904.74
Expenses, - - - -	186.30	186.30	186.30
Cash on hand, - - - -	351.57	351.57	351.57
Total Assets, - - - - - \$	76,327.61	76,839.61	77,119.61

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$71,881.61
Interest account, - - - - -	1,755.72
All other Liabilities, - - - - -	3,202.28
Total Liabilities, - - - - -	\$76,839.61

Number of open accounts October 1, 1877, 1,070.

Number of accounts opened during the past year, 126.

2 Number of accounts closed during the past year, 116.

Amount deposited, including interest credited the past year, \$21,063.04.

Amount withdrawn the past year, \$30,676.79.

Amount of interest received the past year, \$4,390.61.

Amount of interest credited to depositors the past year, \$1,893.03.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$413.52.

Amount of United States tax paid last year, \$127.18.

Total expenses, including salaries, last year, \$987.94.

Number of depositors to whom the Bank owes less than \$500, 1,038.

Total amount of same, \$26,046.72.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 19.

Total amount of same, \$31,323.95.

Number of depositors over \$3,000, 2.

Total amount of same, 7,422.73.

Largest amount due a single depositor, \$4,182.35.

Increase of deposits the past year, nothing.

Rate per cent. of dividends to depositors last year, 2½ per cent.

When are dividends paid? July 15th and January 15th.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

DIME SAVINGS BANK OF MIDDLETOWN.—*Continued.*

Amount of assets on which no interest or income has been derived the past year, \$4,250.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 6 and 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? Second Tuesday in July.

Average daily balance in Bank or Trust Company for past year, \$200.

Amount of interest received on same, none.

Where deposited? Middlesex Nat. Bank, Middletown, Conn.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Curtis Bacon; Treasurer, Abel C. Allison; Directors or Trustees, Curtis Bacon, Sam'l S. Allison, Arthur W. Bacon, Chas. A. Pelton, A. M. Colegrove, Chas. R. Fagan, Charles C. Hubbard, Sam'l J. Starr, Geo. M. Southmayd, John S. Bailey, A. R. Parshley, Thos. Walsh; Auditors, H. N. Rutty, Jas. A. Taylor.

DIME SAVINGS BANK OF NORWICH.

GEORGE D. COIT, *Treasurer.*

Incorporated 1869.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 870,782.50	870,782.50	870,782.50
Loans on Stocks and Bonds, - - -	95,621.65	95,621.65	95,621.65
Loans on Personal Security, - - -	24,350.00	24,350.00	24,350.00
<i>Investments.</i>			
United States Bonds:—			
5-20s, '67, registered, - - - -	15,000.00	17,523.00	16,125.00
Railroad Bonds:—			
20 Louisiana & Missouri River R. R., - -	20,000.00	18,100.00	18,100.00
32 St. Louis, Jacksonville & Chicago R. R.,	32,000.00	29,280.00	34,240.00
Bonds of other Corporations in this and other States:—			
5 Bonds of Red River Iron Mfg. Co., with individual Norwich guarantee, - -	5,000.00	5,000.00	5,000.00
Bank Stocks:—			
50 shares Hanover Nat. Bank, New York, -	5,000.00	4,895.25	5,000.00
6 " Shetucket Nat. Bank of Norwich,	600.00	630.00	660.00
Business Paper, - - - -	15,000.00	15,000.00	15,000.00
Banking House, - - - -	12,836.64	12,836.64	12,836.64
Tax, - - - -	3,747.23	3,747.23	3,747.23
Insurance, - - - -	234.05	234.05	234.05
Rent, - - - -	34.19	34.19	34.19
Real Estate, - - - -	43,714.83	43,714.83	43,714.83
Expenses, - - - -	1,534.47	1,534.47	1,534.47
Cash deposited in Bank or Trust Company,	53,343.86	53,343.86	53,343.86
Cash on hand, - - - -	1,190.05	1,190.05	1,190.05
Total Assets, - - - -	\$ 1,199,989.47	1,197,817.72	1,201,514.47

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$1,172,100.14
Interest account, - - - -	25,717.58
Total Liabilities, - - - -	\$1,197,817.72

Number of open accounts October 1, 1877, 5,370.

Number of accounts opened during the past year, 746.

Number of accounts closed during the past year, 751.

Amount deposited, including interest credited the past year, \$408,734.09.

Amount withdrawn the past year, \$358,603.09.

Amount of interest received the past year, \$71,301.72.

Amount of interest credited to depositors the past year, \$60,742.06.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$6,876.54.

Amount of United States tax paid last year, \$833.40.

Total expenses, including salaries, last year, \$3,183.34

Number of depositors to whom the Bank owes less than \$500, 4,600.

Total amount of same, \$372,000.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 402.

DIME SAVINGS BANK OF NORWICH.—*Continued.*

Total amount of same, \$490,000.

Number of depositors over \$3,000, 8.

Total amount of same, \$29,400.

Largest amount due a single depositor, \$5,724.91.

Increase of deposits the past year, \$50,131.00.

Rate per cent. of dividends to depositors last year, 3 per cent. Nov., '76; $2\frac{1}{2}$, May, '77.

When are dividends paid? May and November.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. \$65,000.

What is the highest rate of interest received on such paper? 5 per cent.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$9,261.15.

Amount of income from real estate owned by you the past year, \$393, all received during last three months.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three, in Second Nat'l Bank.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Four times.

When does your annual meeting occur for the choice of Directors or Trustees? Second Wednesday in May.

Average daily balance in Bank or Trust Company for past year, \$16,333.

Amount of interest received on same, \$346.85.

Where deposited? Fourth Nat. Bank, N. Y., and Thames Nat. Bk., Norwich, Ct.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, E. R. Thompson; Treasurer, George D. Coit; Directors or Trustees, E. R. Thompson, A. C. Hale, H. H. Osgood, W. R. Austin, H. Whitaker, J. Burnett, W. C. Osgood, G. A. Jones, Jr., C. T. Palmer, F. J. Leavens, C. D. Browning, W. R. Burnham, John Willard; Auditors, E. A. Tracy, Chas. Webb.

DIME SAVINGS BANK OF THOMPSON.

HIRAM ARNOLD, *Treasurer.*

Incorporated 1871.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		118,150.00	
Loans on Personal Security, - - - -		62,339.00	
<i>Investments.</i>			
Bank Stocks:—			
80 shares Thompson National Bank, - -	8,000.00	8,928.00	
Expenses, - - - -		65.90	
Cash deposited in Bank or Trust Company,		15,272.09	
Total Assets, - - - - - \$		204,754.99	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$197,844.07
Interest account, - - - - -	642.84
Surplus Fund, - - - - -	6,268.08
Total Liabilities, - - - - -	\$204,754.99

Number of open accounts October 1, 1877, 498.

Number of accounts opened during the past year, 106.

Number of accounts closed during the past year, 42.

Amount deposited, including interest credited the past year, \$52,048.90.

Amount withdrawn the past year, \$22,729.60.

Amount of interest received the past year, \$12,138.20.

Amount of interest credited to depositors the past year, \$9,460.87.

Amount placed to surplus account for the past year, \$1,202.99.

Amount of State tax paid last year, \$1,173.69.

Amount of United States tax paid last year, \$138.52.

Total expenses, including salaries, last year, \$1,144.27.

Number of depositors to whom the Bank owes less than \$500, 354.

Total amount of same, \$48,180.50.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

59.

Total amount of same, \$82,526.86.

Number of depositors over \$3,000, 3.

Total amount of same, \$12,908.83.

Largest amount due a single depositor, \$6,015.65.

Increase of deposits the past year, \$29,319.30.

Rate per cent. of dividends to depositors last year, 3 and $2\frac{1}{2}$ per cent.

When are dividends paid? February and August.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. \$49,877.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877, \$22,740, nearly all secured.

Amount of such paper which has been over due six months, \$14,840.

Amount of assets on which no interest or income has been derived the past year, \$5,-

320.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

DIME SAVINGS BANK OF THOMPSON.—*Continued.*

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Committee of three, who sanction all loans.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Committee of three, who sanction all loans.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? Last Tuesday in July.

Average daily balance in Bank or Trust Company for past year, \$4,942.

Amount of interest received on same, none.

Where deposited? Thompson National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes. State, Michigan; County, Kent; City of Grand Rapids; amount, \$11,000.

OFFICERS.—President, Stephen Crosby; Treasurer, Hiram Arnold; Directors or Trustees, Thomas D. Sayles, Jeremiah Olney, Alonzo Rawson, James M. Munyan, George Flint, J. M. Cunningham, Jerome F. Crosby, Marcus F. Towne, Henry G. Rawson, Origen S. Bixby; Auditors, George H. Nichols, N. J. Pinkham.

DIME SAVINGS BANK OF WALLINGFORD.

E. H. IVES, *Treasurer.*

Incorporated 1871.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	44,970.00		44,970.00
Loans on Personal Security, - - - -	9,287.69		9,287.69
<i>Investments.</i>			
Interest overdue, \$211 }			
Office Furniture, 130 }			341.00
Real Estate, - - - - -		700.00	700.00
Cash on hand, - - - - -			1,101.07
Total Assets, - - - - - \$			56,399.70

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$54,952.78
Interest account, }	
Surplus Fund, }	1,286.92
All other Liabilities, - - - - -	160.00
Total Liabilities, - - - - -	\$56,399.70

Number of open accounts October 1, 1877, 475.

Number of accounts opened during the past year, 88.

Number of accounts closed during the past year, 79.

Amount deposited, including interest credited the past year, \$21,249.87.

Amount withdrawn the past year, \$15,195.29.

Amount of interest received the past year, \$3,123.23.

Amount of interest credited to depositors the past year, \$2,611.

Amount placed to surplus account for the past year, \$130.

Amount of State tax paid last year, \$306.55.

Amount of United States tax paid last year, none.

Total expenses, including salaries, last year, \$206.61.

Number of depositors to whom the Bank owes less than \$500, 446.

Total amount of same, \$29,940.46.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 7.

Total amount of same, \$9,612.66.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,566.67.

Increase of deposits the past year, \$6,053.58.

Rate per cent. of dividends to depositors last year, 6 and 5 per cent.

When are dividends paid? July and January.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$700.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent. and 6 per cent.

DIME SAVINGS BANK OF WALLINGFORD.—*Continued.*

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Yearly.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, none.

Amount of interest received on same, none.

Where deposited? None.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Samuel Simpson; Treasurer, E. H. Ives; Directors or Trustees, Samuel Simpson, Hezekiah Hall, J. A. F. Northrop, Phineas T. Ives, Charles N. Jones, Rev. Hugh Mallon, Thomas Pickford; Auditors, John Atwater, H. L. Hall, Joel Hall, R. H. Cowles, L. M. Munroe.

DIME SAVINGS BANK OF WATERBURY.

GUERNSEY S. PARSONS, *Treasurer.*

Incorporated 1870.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		460,960.00	
Loans on Stocks and Bonds, - - - -		8,000.00	
Loans on Personal Security, - - - -		21,987.06	
<i>Investments.</i>			
United States Bonds:—			
6s of July, 1865, - - - - -	11,000.00	13,155.00	
6s of July, 1867, - - - - -	12,200.00	14,852.00	
5s of 1881, - - - - -	10,000.00	11,925.00	
4½s of 1891, - - - - -	10,000.00	10,900.00	
Bank Stocks:—			
Citizens' National Bank, - - - -	4,900.00	6,140.00	
Waterbury " - - - - -	3,500.00	5,050.00	
Mercantile " - - - - -	10,000.00	12,444.50	
Yale " - - - - -	10,000.00	11,852.00	
Bridgeport " - - - - -	1,200.00	1,596.00	
City, " Hartford, - - - - -	4,000.00	5,600.00	
Hurlbut " - - - - -	2,900.00	3,047.00	
National Shoe & Leather, New York, - -	2,500.00	3,745.00	
Hartford National, - - - - -	2,500.00	4,125.00	
Merchants " New Haven, - - - -	750.00	945.00	
New Haven Co. National, - - - -	4,290.00	6,435.00	
Manufacturers & Merchants, New York, -	560.00	560.00	
Bristol National, - - - - -	2,500.00	2,500.00	
All other Assets:—			
Fixture account, - - - - -		750.00	
Insurance account, - - - - -		6.00	
Cash deposited in Bank or Trust Company,		13,803.31	
Cash on hand, - - - - -		11,289.70	
Total Assets, - - - - - \$		631,667.57	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$613,941.84
Interest account, - - - - -	16,125.73
Surplus Fund, - - - - -	1,600.00
Total Liabilities, - - - - -	\$631,667.57

Number of open accounts October 1, 1877, 3,185.

Number of accounts opened during the past year, 725.

Number of accounts closed during the past year, 558.

Amount deposited, including interest credited the past year, \$286,270.44.

Amount withdrawn the past year, \$224,152.45.

Amount of interest received the past year, \$37,254.19.

Amount of interest credited to depositors the past year, \$28,209.44.

Amount placed to surplus account for the past year, \$1,600.

Amount of State tax paid last year, \$3,476.41.

Amount of United States tax paid last year, \$173.71.

Total expenses, including salaries, last year, \$2,569.36.

DIME SAVINGS BANK OF WATERBURY.—*Continued.*

Number of depositors to whom the Bank owes less than \$500, 2,860.

Total amount of same, \$208,678.24.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 147.

Total amount of same, \$209,865.21.

Number of depositors over \$3,000, 12.

Total amount of same, \$61,021.19.

Largest amount due a single depositor, \$10,945.25.

Increase of deposits the past year, \$62,117.99.

Rate per cent. of dividends to depositors last year. Oct., 1876, 3 per ct.; Apr., 1877, 2½.

When are dividends paid? October and April.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877. None.

Amount of such paper which has been over due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$1,850.

Amount of income from real estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent. to April; 6 per cent. since.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans?

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once a year by auditors: once a month by ourselves.

When does your annual meeting occur for the choice of Directors or Trustees? January.

Average daily balance in Bank or Trust Company for past year, about \$5,000.

Amount of interest received on same, \$83.22.

Where deposited? Answer to 31. Loans are made by a committee appointed at the annual meeting.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Elisha Leavenworth; Treasurer, G. S. Parsons; Directors or Trustees, Henry C. Griggs, Theodore I. Driggs, Henry Merriman, Chas. W. Gillette, Frederick A. Spencer, Edwin U. Lathrop; Auditors, Luzerne I. Munson, Irving H. Coe.

DIME SAVINGS BANK OF WILLIMANTIC.

OLIVER H. K. RISLEY, *Treasurer.*

Incorporated 1872.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	114,071.00	114,071.00	114,071.00
Loans on Personal Security, - - - -	48,542.52	48,542.52	48,542.52
<i>Investments.</i>			
<i>Bank Stocks :—</i>			
Merchants Loan and Trust Co., - -	7,200.00	8,000.00	8,000.00
Exchange National Bank, Hartford, -	450.00	594.00	594.00
Stafford National Bank, - - - -	1,200.00	1,278.00	1,278.00
Rockville National Bank, - - - -	1,500.00	1,540.00	1,575.00
Uncas National Bank, Norwich, - -	1,500.00	1,500.00	1,500.00
First National Bank, Hartford, - -	6,900.00	8,116.00	8,116.00
Furniture and Fixtures, - - - -	107.00	107.00	107.00
Cash deposited in Bank or Trust Co., -	23,728.61	23,728.61	23,728.61
Total Assets, - - - - - \$	205,199.13	207,477.13	207,512.13

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$204,577.13
Surplus Fund, - - - - -	2,900.00
Total Liabilities, - - - - -	\$207,477.13

Number of open accounts October 1, 1877, 1,280.

Number of accounts opened during the past year, 262.

Number of accounts closed during the past year, 282.

Amount deposited, including interest credited the past year, \$85,227.45.

Amount withdrawn the past year, \$55,711.88.

Amount of interest received the past year, \$12,362.72.

Amount of interest credited to depositors the past year, \$9,668.10.

Amount placed to surplus account for the past year, \$500.

Amount of State tax paid last year, \$1,135.90.

Amount of United States tax paid last year, none.

Total expenses, including salaries, last year, \$1,058.72.

Number of depositors to whom the Bank owes less than \$500, 1,197.

Total amount of same, \$122,345.50.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 30.

Total amount of same, \$45,625.75.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$2,000.

Increase of deposits the past year, \$29,515.57.

Rate per cent. of dividends to depositors last year, 5½ per cent.

When are dividends paid? April and October.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

DIME SAVINGS BANK OF WILLIMANTIC.—*Continued.*

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year. Do not own any.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? Third Wednesday in July.

Average daily balance in Bank or Trust Company for past year, \$18,000.

Amount of interest received on same, \$775.25.

Where deposited? Merchants' Loan and Trust Co.,

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Silas F. Loomer; Treasurer, Oliver H. K. Risley; Executive Committee, S. F. Loomer, Ansel Arnold, James Walden, John M. Hall, Oliver H. K. Risley; Auditors, W. H. Osborn, Amos T. Fowler.

EASTFORD SAVINGS BANK.

H. B. BURNHAM, *Treasurer.*

Incorporated 1871.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		33,085.93	
Loans on Personal Security, - - - -		21,765.73	
<i>Investments.</i>			
Bank Stocks:—			
Stafford National, - - - - -	3,000.00	3,080.00	3,240.00
Tax account—total, - - - - -		1,431.35	
Expenses—total, - - - - -		3,040.18	
Cash on hand, - - - - -		2,800.00	
Total Assets, - - - - - \$		\$65,203.09	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$61,106.38
Interest account, - - - - -	4,096.71
Total Liabilities, - - - - -	\$65,203 09

Number of open accounts October 1, 1877, 342.

Number of accounts opened during the past year, 64.

Number of accounts closed during the past year, 58.

Amount deposited, including interest credited the past year, \$24,873.77.

Amount withdrawn the past year, \$14,076.55.

Amount of interest received the past year, \$2,819.70.

Amount of interest credited to depositors the past year, \$2,894.13.

Amount placed to surplus account for the past year, nothing.

Amount of State tax paid last year, \$380.75.

Amount of United States tax paid last year, \$32.59.

Total expenses, including salaries, last year, \$602.00.

Number of depositors to whom the Bank owes less than \$500, 312.

Total amount of same, \$30,143.54.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 11.

Total amount of same, \$16,106.49.

Number of depositors over \$3,000, 1.

Total amount of same, \$3,400.

Largest amount due a single depositor, \$3,400.00.

Increase of deposits the past year, none.

Rate per cent. of dividends to depositors last year, 2½ per cent. semi-annually.

When are dividends paid? October and April.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand October 1, 1877, \$250.00.

Amount of such paper which has been over due six months, \$250.00.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

EASTFORD SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once a year.

When does your annual meeting occur for the choice of Directors or Trustees? Last Monday in July.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Silas Preston; Treasurer, H. B. Burnham; Directors or Trustees, J. H. Simmons, Geo. Randall, Oliver Bowen, J. H. Bullard, A. J. Bowen, O. Fisher, I. Warren, A. Kenyon, G. W. Olds, Geo. Bugbee, N. P. Clark, P. B. Sibley, J. D. Barrows, S. O. Bowen, J. Chapman, Waldo Phillips; Auditors, B. B. Dorsett, Samuel D. Bosworth.

ESSEX SAVINGS BANK.

EDWARD W. REDFIELD, *Treasurer.*

Incorporated 1851.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	299,409.00	299,409.00	299,409.00
Loans on Stocks and Bonds, - - - -	27,900.00	27,900.00	27,900.00
Loans on Personal Security, - - - -	20,016.90	20,016.90	20,016.90
<i>Investments.</i>			
United States Bonds:—			
2 1881 6 per cent., - - - - -	6,000.00	5,918.75	6,654.00
10 5-20, " " - - - - -	18,500.00	18,500.00	19,471.25
Bonds of Towns and Counties in this and other States:—			
25 Town of Essex, - - - - -	25,000.00	25,000.00	26,625.00
1 Town of Middletown, - - - - -	1,000.00	1,000.00	1,075.00
30 Town of Hartford, - - - - -	30,000.00	32,465.00	33,300.00
Bonds of other Corporations in this and other States:—			
1 Borough of Danbury, - - - - -	1,000.00	1,100.00	1,125.00
Bank Stocks:—			
28 shares Bank of Commerce, New York,	2,800.00	2,800.00	3,556.00
20 " Marine Bank, "	1,000.00	1,000.00	606.00
30 " Am. Exchange Bank, "	3,000.00	3,257.50	3,270.00
11 " Continental Bank, "	1,100.00	1,563.75	770.00
10 " Bank of America, "	1,000.00	992.50	1,320.00
30 " Chatham Bank, "	750.00	635.62	900.00
30 " Union Bank, "	1,500.00	1,471.87	2,055.00
15 " Bank of New York, "	1,500.00	1,507.50	1,725.00
20 " Phoenix Bank, Hartford, "	2,000.00	1,979.00	2,920.00
16 " Sec'd National Bank, New Haven,	1,600.00	1,600.00	2,360.00
24 " Del. & Hudson Canal Co., -	2,400.00	2,392.50	1,008.00
10 " Middletown Bank, - - - -	750.00	1,000.00	1,000.00
2 " Saybrook Bank, - - - - -	200.00	270.00	270.00
20 " Park Bank, New York, - - -	2,000.00	2,062.50	2,520.00
37 " Ninth National Bank, New York,	3,700.00	3,800.00	2,960.00
16 " Shoe and Leather Bank, "	1,600.00	1,900.00	2,080.00
All other Assets, - - - - -	724.16	724.16	724.16
Real Estate, - - - - -	5,571.63	5,571.63	5,571.63
Expenses, - - - - -	471.30	471.30	471.30
Cash deposited in Bank or Trust Company,	24,793.32	24,793.32	24,793.32
Cash on hand, - - - - -	2,755.06	2,755.06	2,755.06
Total Assets, - - - - - \$	490,041.37	493,857.86	499,211.62

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$476,134.73
Interest account, - - - - -	6,279.19
Surplus Fund, - - - - -	11,421.08
All other liabilities—Rent due, - - - - -	22.86
Total Liabilities, - - - - -	\$493,857.86

ESSEX SAVINGS BANK.—*Continued.*

- Number of open accounts October 1, 1877, 1,548.
 Number of accounts opened during the past year, 163.
 Number of accounts closed during the past year, 193.
 Amount deposited, including interest credited the past year, \$93,447.71.
 Amount withdrawn the past year, \$93,540.01.
 Amount of interest received the past year, \$32,756.81.
 Amount of interest credited to depositors the past year, \$25,271.63.
 Amount placed to surplus account for the past year. Increase of int. acc't, \$2,248.96
 Amount of State tax paid last year, \$2,911.86.
 Amount of United States tax paid last year, \$222.06.
 Total expenses, including salaries, last year, \$2,102.30.
 Number of depositors to whom the Bank owes less than \$500, 1,271.
 Total amount of same, \$139,613.41.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 119.
 Total amount of same, \$187,215.54.
 Number of depositors over \$3,000, 11.
 Total amount of same, \$46,976.87.
 Largest amount due a single depositor, \$8,753.62.
 Increase of deposits the past year. Decrease, \$92.30.
 Rate per cent. of dividends to depositors last year, $5\frac{1}{2}$ per cent.
 When are dividends paid? January and July.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.
 What is the highest rate of interest received on such paper? Nothing.
 Amount of over-due paper on hand October 1, 1877, none.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, \$5,319.94.
 Amount of income from real estate owned by you the past year, nothing.
 What is the highest rate of interest received on loans made the past year? 6 per cent.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Twice a year.
 When does your annual meeting occur for the choice of Directors or Trustees? Fourth Monday in July.
 Average daily balance in Bank or Trust Company for past year, \$9,357.49.
 Amount of interest received on same, \$59.44.
 Where deposited? Saybrook National Bank, of Essex.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, James Phelps; Treasurer, Edward W. Redfield; Directors or Trustees, James Phelps, Horace H. Starkey, Henry G. Smith, Joseph H. Tucker, Horace W. Starkey; Auditors, Henry Hayden, William C. Hough.

FAIRFIELD COUNTY SAVINGS BANK.

CHARLES H. STREET, *Treasurer.*

Incorporated 1874.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	156,907.50	156,907.50	156,907.50
Loans on Stocks and Bonds, - - - -	3,000.00	3,000.00	3,000.00
Loans on Personal Security, - - - -	5,200.00	5,200.00	5,200.00
<i>Investments.</i>			
United States Bonds, - - - -	7,000.00	7,726.25	7,420.00
Bonds of Cities in this State:—			
Borough of Norwalk, - - - -	5,000.00	5,000.00	5,000.00
Bonds of Towns and Counties in this and other States:—			
City of Brooklyn, N. Y., - - - -	5,000.00	5,387.50	5,387.50
Bonds of other Corporations in this and other States:—			
Center School District, Norwalk, - -	2,000.00	2,000.00	2,000.00
Bank Stocks:—			
40 shares Continental National, N. Y., -	4,000.00	4,000.00	3,000.00
55 " Phenix " " -	1,100.00	1,100.00	1,122.00
10 " National Bank of Norwalk, -	1,000.00	1,100.00	1,100.00
27 " Nat'l Park Bank, New York, -	2,700.00	2,862.00	2,875.50
40 " Fourth National, - - - -	4,000.00	3,790.63	3,960.00
26 " Fairfield Co. National, Norwalk, -	2,600.00	3,114.00	3,120.00
Taxes paid on estate D. B. Mather, deceased, -	19.62	19.62	19.62
Taxes paid, - - - -	589.00	589.00	589.00
Expenses, - - - -	182.25	182.25	182.25
Cash deposited in Bank or Trust Company, -	3,714.69	3,714.69	3,714.69
Total Assets, - - - - \$	204,013.06	205,693.44	204,598.06

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$199,785.87
Interest account, - - - -	5,407.57
Surplus Fund, - - - -	500.00
Total Liabilities, - - - -	\$205,693.44

Number of open accounts October 1, 1877, 485.

Number of accounts opened during the past year, 145.

Number of accounts closed during the past year, 41.

Amount deposited, including interest credited the past year, \$83,090.15.

Amount withdrawn the past year, \$34,486.75.

Amount of interest received the past year, \$9,678.89.

Amount of interest credited to depositors the past year, \$8,570.10.

Amount placed to surplus account for the past year, \$500.

Amount of State tax paid last year, \$955.27.

Amount of United States tax paid last year, \$53.90.

Total expenses, including salaries, last year, \$366.25.

Number of depositors to whom the Bank owes less than \$500, 349.

Total amount of same, \$55,229.83.

FAIRFIELD COUNTY SAVINGS BANK.—*Continued.*

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 68.

Total amount of same, \$98,194.54.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$2,549.77.

Increase of deposits the past year, \$48,603.40.

Rate per cent. of dividends to depositors last year. 6 to Apl. 1, 1877; 5 to Oct. 1, 1877.

When are dividends paid? April 1st and October 1st.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year. None owned.

What is the highest rate of interest received on loans made the past year? Since March, 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once each year.

When does your annual meeting occur for the choice of Directors or Trustees? Fourth Wednesday in January.

Average daily balance in Bank or Trust Company for past year, \$3,000.

Amount of interest received on same, none.

Where deposited? Fairfield Co. Nat'l Bank, Norwalk.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Samuel Lynes, M. D.; Treasurer, Charles H. Street; Directors or Trustees, Samuel Lynes, M. D., Winfield S. Moody, Martin S. Craw, Alfred H. Camp, Joseph W. Hubbell, Elbert Curtis, Edward Merrill, Thomas H. Morison; Auditors, Henry F. Guthrie, Lester S. Cole.

FALLS VILLAGE SAVINGS BANK.

M. A. DEAN, *Treasurer.*

● Incorporated 1854.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 263,468.66	263,468.66	263,468.66
Loans on Stocks and Bonds, }	65,222.06	65,222.06	65,222.06
Loans on Personal Security, }			
<i>Investments.</i>			
United States Bonds :—			
5-20s, '68, - - - - -	5,000.00	6,226.50	5,456.25
Bonds of Towns and Counties in this and other States :—			
Hartford Town, - - - - -	5,000.00	5,532.50	5,600.00
Bonds of Cities in other States :—			
Brooklyn City Park, 7 per cent., - -	15,000.00	15,000.00	17,250.00
Railroad Stocks :—			
260 shares Housatonic R. R., preferred, -	2,600.00	2,600.00	27,300.00
Bank Stocks :—			
National Iron Bank, F. V., - - - -	12,125.00	12,665.00	15,762.50
Continental National, N. Y., - - - -	11,200.00	11,200.00	7,840.00
Ocean Assessments, - - - - -	2,000.00	2,000.00	
All other Assets, - - - - -	252.87	252.87	252.87
Real Estate, - - - - -	29,840.28	29,840.28	29,840.28
Expenses, - - - - -	485.02	485.02	485.02
Cash deposited in Bank or Trust Company,	2,676.89	2,676.89	2,676.89
Cash on hand, - - - - -	1,177.51	1,177.51	1,177.51
Total Assets, - - - - -	\$ 439,448.29	441,747.29	442,332.04

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$436,480.57
Interest account, - - - - -	4,166.72
Surplus Fund, - - - - -	1,100.00
Total Liabilities, - - - - -	\$441,747.29

Number of open accounts October 1, 1877, 1,093.

Number of accounts opened during the past year, 129.

Number of accounts closed during the past year, 158.

Amount deposited, including interest credited the past year, \$94,065.14.

Amount withdrawn the past year, \$120,454.91.

Amount of interest received the past year, \$30,183.28.

Amount of interest credited to depositors the past year, \$24,582.93.

Amount placed to surplus account for the past year, \$1,100.

Amount of State tax paid last year, \$2,864.38.

Amount of United States tax paid last year, \$488.53.

Total expenses, including salaries, last year, \$1,796.58.

Number of depositors to whom the Bank owes less than \$500, 808.

Total amount of same, \$99,984.33.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

124.

Total amount of same, \$179,941.84.

FALLS VILLAGE SAVINGS BANK.—*Continued.*

Number of depositors over \$3,000, 12.

Total amount of same, \$49,335.43.

Largest amount due a single depositor, \$6,468.67.

Increase of deposits the past year. Decrease about \$30,000.

Rate per cent. of dividends to depositors last year. 3 per cent. in January; 2½ in July

When are dividends paid? 1st January and 1st July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877.

Amount of such paper which has been over due six months.

Amount of assets on which no interest or income has been derived the past year, \$25,430.28.

Amount of income from real estate owned by you the past year, \$102.50.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Two.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes; consent by signature.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? September.

Average daily balance in Bank or Trust Company for past year, \$5,138.16.

Amount of interest received on same, none.

Where deposited? National Iron Bank, Falls Village.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution?

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes. State, Vermont; County, Bennington; City or Township, Manchester; Whole amount of issue, \$2,000; Amount you hold, \$2,000; Name of mortgagor, J. E. McNaughton. Guaranteed by No. 1 parties in Connecticut.

OFFICERS.—President, Daniel Brewster; Treasurer, M. A. Dean; Directors or Trustees, U. H. Miner, Daniel Brewster, James H. Barnum, O. M. Brinton, C. Brown, P. C. Storm, H. E. Wetherell; Auditors, Dwight E. Dean, Henry C. Gaylord.

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

O. VINCENT COFFIN, *Treasurer.*

Incorporated 1858.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,133,243.09	1,133,243.09	1,133,243.09
Loans on Personal Security, - - -	10,493.41	10,493.41	10,493.41
Loans on Stocks and Bonds, - - -	5,500.00	5,500.00	5,500.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
Town of Middletown, Conn., 6s, - -	267,000.00	283,020.00	291,030.00
“ “ “ 7s, - -	51,000.00	56,100.00	57,120.00
“ Portland, “ 7s, - -	14,000.00	14,980.00	15,400.00
“ Middlefield, “ 7s, - -	8,400.00	8,820.00	9,240.00
“ Chatham, “ 6s, - -	32,000.00	32,960.00	33,920.00
Bank Stocks:—			
10 shares Central Nat. Bank, Middletown,	750.00	1,000.00	1,000.00
100 “ First “ “ “	10,000.00	10,400.00	10,400.00
All other Assets, - - - -	4,549.62	4,549.62	4,549.62
Real Estate, - - - -	57,522.97	57,522.97	57,522.97
Expenses, - - - -	1,866.29	1,866.29	1,866.29
Cash Deposited in Bank or Trust Company,	18,860.04	18,860.04	18,860.04
Cash on hand, - - - -	4,212.00	4,212.00	4,212.00
Total Assets, - - - - \$	1,619,397.42	1,643,527.42	1,654,357.42

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$1,510,898.90
Interest account, - - - -	14,628.52
Surplus Fund, - - - -	20,000.00
All other Liabilities, - - - -	98,000.00
Total Liabilities, - - - -	\$1,643,527.42

Number of open accounts October 1, 1877, 3,063.

Number of accounts opened during the past year, 306.

Number of accounts closed during the past year, 608.

Amount deposited, including interest credited the past year, \$358,076.06.

Amount withdrawn the past year, including transfers, \$681,561.86.

Amount of interest received the past year, \$139,314.35.

Amount of interest credited to depositors the past year, \$61,315.80.

Amount placed to surplus account for the past year, \$20,000.00.

Amount of State tax paid last year, \$7,859.53.

Amount of United States tax paid last year, \$3,470.81.

Total expenses, including salaries, last year, \$6,695.42.

Number of depositors to whom the Bank owes less than \$500, 2,084.

Total amount of same, \$259,350.01.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 471.

Total amount of same, \$711,066.04.

Number of depositors over \$3,000, 43.

Total amount of same, \$238,255.10.

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

—*Continued.*

Largest amount due a single depositor, \$18,014.77.

Increase of deposits the past year, nothing.

Rate per cent. of dividends to depositors last year, 5 per cent. and 2 per cent.

When are dividends paid? February and August.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$7,500.

Amount of income from real estate owned by you the past year, \$1,371.33.

What is the highest rate of interest received on loans made the past year? Seven per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times each year.

When does your annual meeting occur for the choice of Directors or Trustees? Second Wednesday in July.

Average daily balance in Bank or Trust Company for past year, \$31,701.02.

Amount of interest received on same, \$1,289 05.

Where deposited? Banks in Conn., \$31,701.02.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Benj. Douglas; Treasurer, O. Vincent Coffin; Directors, Wm. R. Gaplin, Aaron G. Pease, Arthur B. Calef, Jesse G. Baldwin, Sam'l T. Camp, E. Bound Chaffee, Geo. N. Ward.

FARMINGTON SAVINGS BANK.

JULIUS GAY, *Treasurer.*

Incorporated 1851.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,241,222.00	1,241,222.00	1,241,222.00
Loans on Stocks and Bonds, - - -	5,900.00	5,900.00	5,900.00
Loans on Personal Security, - - -	205,050.00	205,050.00	205,050.00
<i>Investments.</i>			
United States Bonds :—			
6s of 1881, - - - - -	40,000.00	40,000.00	44,080.00
5-20s, - - - - -	30,000.00	30,000.00	32,175.00
Railroad Bonds :—			
Galena & Chicago, - - - - -	2,000.00	1,863.81	2,000.00
Bank Stocks :—			
88 shares Charter Oak, Hartford,	8,800.00	10,469.50	11,264.00
64 " Farmers and Mechanics, "	6,400.00	11,354.50	7,424.00
138 " Exchange, "	6,900.00	8,493.25	8,556.00
10 " Hartford, "	1,000.00	1,481.50	1,510.00
100 " City, "	10,000.00	10,978.25	9,000.00
40 " State, "	4,000.00	4,731.00	4,600.00
59 " Phoenix, "	5,900.00	8,182.00	8,850.00
17 " Mercantile, "	1,700.00	2,007.75	1,955.00
39 " Aetna, "	3,900.00	4,508.75	4,680.00
155 " First National, "	15,500.00	21,235.25	14,105.00
70 " American, "	3,500.00	5,285.00	4,410.00
100 " New Haven, New Haven, - -	10,000.00	13,350.95	15,000.00
30 " Merchants', " - -	1,500.00	1,700.00	1,500.00
30 " Meriden, Meriden, - - -	3,000.00	3,115.00	3,450.00
150 " Home, " - - -	15,000.00	15,587.00	17,250.00
100 " First Nat'l, " - - -	10,000.00	11,485.68	11,500.00
50 " New Britain, New Britain, -	5,000.00	5,660.00	6,000.00
160 " Merchants, New York,	8,000.00	9,622.18	9,280.00
50 " Bank of Commerce, "	5,000.00	7,360.81	6,350.00
100 " American Exchange, "	10,000.00	11,304.41	11,000.00
All other Assets, Iron Safes, etc., - -	1,000.00	1,000.00	1,000.00
Real Estate, Banking House, - - -	3,000.00	3,000.00	3,000.00
Cash deposited in Bank or Trust Company,	14,254.95	14,254.95	14,254.95
Cash on hand, - - - - -	7,155.78	7,155.78	7,155.78
Total Assets, - - - - - \$	1,684,682.73	1,717,359.32	1,713,521.73

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$1,607,658.45
Surplus Fund, - - - - -	25,000.00
Interest account, - - - - -	52,024.28
Total Liabilities, - - - - -	\$1,684,682.73

Number of open accounts October 1, 1877, 3,069.

Number of accounts opened during the past year, 389.

Number of accounts closed during the past year, 184.

FARMINGTON SAVINGS BANK.—*Continued.*

- Amount deposited, including interest credited, the past year, \$458,479.14.
 Amount withdrawn the past year, \$441,260.89.
 Amount of interest received the past year, \$119,176.45.
 Amount of interest credited to depositors the past year, \$94,704.67.
 Amount placed to surplus account for the past year,
 Amount of State tax paid last year, \$10,420.96.
 Amount of United States tax paid last year, \$3,033.77.
 Total expenses, including salaries, last year, \$5,333.33.
 Number of depositors to whom the Bank owes less than \$500, 2,090.
 Total amount of same, \$229,322.25.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,
 521.
 Total amount of same, \$810,475.10.
 Number of depositors over \$3,000, 59.
 Total amount of same, \$282,757.14.
 Largest amount due a single depositor, \$16,392.52.
 Increase of deposits the past year, \$16,218.95.
 Rate per cent. of dividends to depositors last year, 6.
 When are dividends paid? January 1st and July 1st.
 Do you buy commercial or accommodation paper? If so, state the amount purchased
 the past year. No.
 What is the highest rate of interest received on such paper? Nothing.
 Amount of over-due paper on hand October 1, 1877, none.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, \$8,800.
 Amount of income from real estate owned by you the past year.
 What is the highest rate of interest received on loans made the past year? 7 until Apl. 20,
 1877.
 How many of Directors or other officers are Directors in any one Bank of Discount or
 Trust Company? One.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making
 loans? Three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure
 loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan?
 Yes.
 How often are accounts thoroughly audited? Four times each year.
 When does your annual meeting occur for the choice of Directors or Trustees? Third
 Monday in January.
 Average daily balance in Bank or Trust Company for past year, about \$29,370.92.
 Amount of interest received on same, \$940.00.
 Where deposited?
 Banks in New York, Union Trust Company.
 Banks in Connecticut, State Bank, of Hartford.
 Has any consideration been received by the Bank (or any officer thereof) from any bor-
 rower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate
 of the Bank, and subject to no set-off, draw-back, lien, or obligation excepting as set forth
 in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any
 funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on
 property in other States? Western loans paid since Oct. 1, 1876, \$49,300.

OFFICERS.—President, William Gay; Treasurer, Julius Gay; Directors or Trustees,
 Augustus Ward, Winthrop M. Wadsworth, John S. Rice, Charles L. Whitman, Franklin
 Wheeler, Edward Norton, Chauncey Deming, Henry W. Barbour; Auditors, Edmund B.
 Cowles, Erastus Gay.

FREESTONE SAVINGS BANK OF PORTLAND.

WM. W. COE, *Treasurer.*

Incorporated 1865.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	281,167.00	281,167.00	281,167.00
Loans on Stocks and Bonds, - - - -	4,380.00	4,380.00	4,380.00
Loans on Personal Security, - - - -	3,750.00	3,750.00	3,750.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
Town of New Haven, 6s, - - - -	10,000.00	10,000.00	11,000.00
“ Middlefield, 6s, - - - -	13,500.00	13,500.00	14,850.00
“ Portland, 6s, - - - -	15,000.00	15,000.00	16,500.00
“ Chatham, 7s, - - - -	4,000.00	4,000.00	4,400.00
“ Portland, 7s, - - - -	8,300.00	8,300.00	9,130.00
“ Middletown, 7s, - - - -	3,200.00	3,200.00	3,520.00
Bank Stocks:—			
44 shares First National, Portland, - -	4,400.00	4,400.00	4,840.00
50 “ “ Middletown, - -	5,000.00	5,000.00	5,000.00
5 “ Middlesex Co. Nat., “ - -	500.00	500.00	500.00
5 “ Central “ “ - -	375.00	500.00	500.00
40 “ Bank of North America, New York, -	4,000.00	4,000.00	3,600.00
40 “ Nassau Bank, “ - -	4,000.00	4,000.00	3,600.00
30 “ Ninth National Bank, “ - -	3,000.00	3,000.00	2,400.00
66 “ Nat. Shoe & Leather Bank, “ - -	6,600.00	8,600.00	7,920.00
45 “ Continental Nat. Bank, “ - -	4,500.00	5,000.00	3,600.00
All other Assets, Safe and Furniture, -	500.00	500.00	500.00
Real Estate, - - - -	28,500.00	28,500.00	28,500.00
Expenses and Taxes, - - - -	993.03	993.03	993.03
Cash deposited in Bank or Trust Company, -	535.79	535.79	535.79
Total Assets, - - - - \$	406,200.82	408,825.82	411,185.82

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$368,680.28
Interest account, - - - -	1,645.54
All other Liabilities, Bills Payable, - - - -	38,500.00
Total Liabilities, - - - -	\$408,825.82

Number of open accounts October 1, 1877, 924.

Number of accounts opened during the past year, 110.

Number of accounts closed during the past year, 172.

Amount deposited, including interest credited the past year, \$74,895.07.

Amount withdrawn the past year, \$139,112.78.

Amount of interest received the past year, \$22,379.50.

Amount of interest credited to depositors the past year, \$10,450.64.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$2,150.04.

Amount of United States tax paid last year, \$761.76.

Total expenses, including salaries, last year, \$1,131.25.

Number of depositors to whom the Bank owes less than \$500, 721.

FREESTONE SAVINGS BANK OF PORTLAND.—*Continued.*

Total amount of same, \$88,183.60.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 105.

Total amount of same, \$173,077.65.

Number of depositors over \$3,000, 10.

Total amount of same, \$44,696.24.

Largest amount due a single depositor, \$8,038.40.

Decrease of deposits the past year, \$64,217.71.

Rate per cent. of dividends to depositors last year, 2½ per cent. Feb. 1st, Nothing Aug. 1st.

When are dividends paid? February 10th and August 10th.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$7,582.

Amount of income from real estate owned by you the past year, \$1,132.50

What is the highest rate of interest received on loans made the past year? 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Four.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? First Monday in July.

Average daily balance in Bank or Trust Company for past year, \$2,187.81.

Amount of interest received on same, none.

Where deposited? First National Bank, Portland.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, S. Gildersleeve; Treasurer, Wm. W. Coe; Directors, Geo. Stancliff, B. F. Brainerd, Chas. H. Sage, O. C. Buckland, F. A. Parker, W. W. Coe, F. Gildersleeve; Auditors for the Bank, C. H. Sage, B. F. Brainerd, F. Gildersleeve; Auditors for the State, LeRoy Brainerd, Chas. A. Jarvis.

GREENWICH SAVINGS BANK.

MARK BANKS, *Treasurer.*

Incorporated 1870.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	69,940.74		
Loans on Stocks and Bonds, - - -	150.00		
Loans on Personal Security, - - -	2,814.99		
<i>Investments.</i>			
Notes of other Corporations in this and other States:—			
Borough of Greenwich, - - - -	2,650.00		
Tax account, - - - -	262.53		
Expenses, - - - -	11.39		
Cash deposited in Bank or Trust Company,	9,342.73		
Cash on hand, - - - -	1,862.63		
Total Assets, - - - - \$	87,035.01		

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$84,733.10
Interest account, - - - -	1,643.49
Surplus Fund, - - - -	658.42
Total Liabilities, - - - -	\$87,035.01

Number of open accounts October 1, 1877, 405.

Number of accounts opened during the past year, 50.

Number of accounts closed during the past year, 84.

Amount deposited, including interest credited the past year, \$46,968.05.

Amount withdrawn the past year, \$55,945.69.

Amount of interest received the past year, \$4,721.35.

Amount of interest credited to depositors the past year, \$4,016.04.

Amount placed to surplus account for the past year, \$658.42.

Amount of State tax paid last year, \$570.19.

Amount of United States tax paid last year, \$53.40.

Total expenses, including salaries, last year, \$900.65.

Number of depositors to whom the Bank owes less than \$500, 351.

Total amount of same, \$32,114.83.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 14.

Total amount of same, \$26,246.66.

Number of depositors over \$3,000, 1.

Total amount of same, \$5,701.02.

Largest amount due a single depositor, \$5,701.02.

Increase of deposits the past year, none.

Rate per cent. of dividends to depositors last year, 5 on all sums under \$2,000; 4 on sums above.

When are dividends paid? 1st January and 1st July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand October 1, 1877, \$2,664.99.

Amount of such paper which has been over due six months, \$2,664.99

GREENWICH SAVINGS BANK.—*Continued.*

Amount of assets on which no interest or income has been derived the past year, \$2,-664.99.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.; only 6 per cent. since May.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Two, with Treasurer.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? October, January, and July.

When does your annual meeting occur for the choice of Directors or Trustees? First Thursday in July.

Average daily balance in Bank or Trust Company for past year, \$5,743.82.

Amount of interest received on same, \$229.89.

Where deposited? Union Trust Company of New York.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? None.

OFFICERS.—President, Robert M. Bruce; Treasurer, Mark Banks; Directors or Trustees, Solomon Mead, William A. Howe, Samuel Mills, Benjamin Wright, Lyman Mead, E. C. Benedict, John G. Reynolds, Thomas A. Mead, Thomas Mayo, Willis H. Wilcox, Frank Shepard, Henry M. Benedict, Thomas Ritch, W. R. Dayton.

GROTON SAVINGS BANK.

ABEL H. SIMMONS, *Treasurer.*

Incorporated 1854.

ASSETS, OCTOBER 1, 1877.	Par Value.*	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	395,750.93	395,750.93	395,750.93
<i>Investments.</i>			
Conn. State Bonds:—			
Non-taxable 6s, - - - - -	10,000.00	10,664.20	11,100.00
New 5s, - - - - -	50,000.00	52,750.00	54,000.00
Bonds of Towns and Counties in this and other States:—			
Town of Essex, - - - - -	10,000.00	10,000.00	10,600.00
“ Cromwell, - - - - -	5,000.00	5,000.00	5,300.00
“ Greenwich, - - - - -	10,000.00	10,500.00	10,500.00
Bonds of Cities in other States:—			
City of Rochester, 7 per cent., - - -	5,000.00	5,642.33	5,642.33
Bank Stocks:—			
40 shares National Union, New London, -	4,000.00	4,071.75	4,240.00
30 “ Bank of Commerce, “ -	3,000.00	3,225.00	3,240.00
116 “ Mystic River, - - - - -	6,225.60	6,325.60	7,540.00
40 “ Union, New York, - - - - -	2,000.00	2,000.00	2,760.00
20 “ Commercial Exchange, New York,	2,000.00	1,947.50	2,560.00
30 “ Importers & Traders, “	3,000.00	3,000.00	6,120.00
50 “ Nassau, “	5,000.00	5,144.00	4,900.00
50 “ Hanover, “	5,000.00	5,234.25	4,800.00
40 “ Fourth, “	4,000.00	4,027.68	3,920.00
38 “ Continental, “	5,000.00	5,079.00	2,660.00
90 “ Marine, “	15,000.00	15,000.00	7,200.00
50 “ Pacific, “	2,500.00	2,690.00	3,750.00
50 “ Central National, “	5,000.00	5,506.88	3,399.99
80 “ Merchants Exchange, “	5,000.00	4,940.76	3,440.00
14 “ Mechanics, St. Louis, - - -	1,300.00	1,300.00	1,300.00
8 “ Exchange, “ - - - - -	800.00	800.00	800.00
Real Estate, - - - - -	32,023.98	32,023.98	32,023.98
Cash deposited in Bank or Trust Company,	8,992.43	8,992.43	8,992.43
Total Assets, - - - - - \$	595,592.94	601,616.29	596,539.66

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$586,479.83
Surplus Fund, - - - - -	9,113.11
Total Liabilities, - - - - -	\$595,592.94

Number of open accounts October 1, 1877, 1,442.

Number of accounts opened during the past year, 125.

Number of accounts closed during the past year, 142.

Amount deposited, including interest credited the past year, \$74,469.78.

Amount withdrawn the past year, \$100,887.18.

Amount of interest received the past year, \$33,472.43.

Amount of interest credited to depositors the past year, \$25,819.67.

* Or as stands on our books.

GROTON SAVINGS BANK.—*Continued.*

- Amount placed to surplus account for the past year, \$7,204.86.
 Amount of State tax paid last year, \$3,158.46.
 Amount of United States tax paid last year, \$415.17.
 Total expenses, including salaries, last year, \$1,864.07.
 Number of depositors to whom the Bank owes less than \$500, 1,087.
 Total amount of same, \$130,145.64.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 140.
 Total amount of same, \$213,885.77.
 Number of depositors over \$3,000, 28.
 Total amount of same, \$111,585.29.
 Largest amount due a single depositor, \$8,209.33.
 Increase of deposits the past year, none.
 Rate per cent. of dividends to depositors last year, $2\frac{1}{2}$ and 2.
 When are dividends paid? April and October.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.
 What is the highest rate of interest received on such paper? None.
 Amount of over-due paper on hand October 1, 1877, none.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, \$34,200.
 Amount of income from real estate owned by you the past year, \$879.71.
 What is the highest rate of interest received on loans made the past year? 6 per cent.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Yearly.
 When does your annual meeting occur for the choice of Directors or Trustees? July.
 Average daily balance in Bank or Trust Company for past year, \$3,502.39.
 Amount of interest received on same, none.
 Where deposited? Mystic River National Bank.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes. States, New York and New Jersey; Amount, \$107,804.93; On improved city property, \$40,550; on farms or unimproved city lots, \$67,254.93.

OFFICERS.—President, Henry B. Noyes; Vice-President, William Clift; Treasurer, Abel H. Simmons; Directors or Trustees, Thomas S. Greenman, Simon B. Bailey, Lemuel Clift, A. H. Simmons, Wm. H. Potter; Auditors, Francis M. Manning, John O. Fish.

GUILFORD SAVINGS BANK.

BEVERLY MONROE, *Treasurer.*

Incorporated 1875.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	20,295.00	20,295.00	20,295.00
Loans on Stocks and Bonds, - - -	400.00	400.00	400.00
Loans on Personal Security, - - -	625.00	625.00	625.00
<i>Investments.</i>			
United States Bonds :—			
Registered 6 per cent., known as 1881 Bonds,	2,000.00	2,197.50	2,197.50
Bank Stocks :—			
20 shares Yale National Bank, - - -	2,000.00	2,450.00	2,000.00
Cash on hand, - - - - -	2,373.97	2,373.97	2,373.97
Total Assets, - - - - - \$		28,341.47	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$27,635.79
Surplus Fund, - - - - -	428.93
All other Liabilities, - - - - -	276.75
Total Liabilities, - - - - -	\$28,341.47

Number of open accounts October 1, 1877, 186.

Number of accounts opened during the past year, 82.

Number of accounts closed during the past year, 19.

Amount deposited, including interest credited the past year, \$16,707.75.

Amount withdrawn the past year, \$5,880.40.

Amount of interest received the past year, \$1,106.93.

Amount of interest credited to depositors the past year, \$815.93.

Amount placed to surplus account for the past year, \$361.25.

Amount of State tax paid last year, \$85.55.

Amount of United States tax paid last year, nothing.

Total expenses, including salaries, last year, \$322.00.

Number of depositors to whom the Bank owes less than \$500, 171.

Total amount of same, \$16,194.52.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 3.

Total amount of same, \$3,717.12.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,637.79.

Increase of deposits the past year, \$11,587.49.

Rate per cent. of dividends to depositors last year, 6 to Jan. 1st; since, 5.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

GUILFORD SAVINGS BANK.—*Continued.*

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Yearly.

When does your annual meeting occur for the choice of Directors or Trustees? First Tuesday in October.

Average daily balance in Bank or Trust Company for past year, none.

Amount of interest received on same, none.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule?

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Edward R. Landon; Treasurer, Beverly Monroe; Directors or Trustees, H. E. Norton, Heman C. Stowe, Beverly Monroe, M. C. Bishop, John Beattie, Geo. Rose, Lewis R. Elliott, E. F. Jones, Christopher Spencer, John Bishop, Rufus N. Leete, David Beach, Edward Griswold, J. Samuel Scranton, R. L. Fowler, John N. Chittenden, Lynde Harrison, Geo. E. Elliott, Chas. Griswold, John B. Wright, Samuel W. Dudley, Frederick Spencer, John R. Rossiter, Henry Hall, J. W. Thompson; Auditors, Elisha C. Bishop, Harris Pendleton, Jr.

HIGGANUM SAVINGS BANK.

EDWARD D. GILBERT, *Treasurer.*

Incorporated 1874.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	4,557.00	4,557.00	4,557.00
Loans on Personal Security, - - - -	2,100.00	2,100.00	2,100.00
<i>Investments.</i>			
Bank Stocks:—			
Conn. Trust and Safe Deposit Company, -	2,000.00	2,005.00	2,000.00
U. S. Trust Company, - - - -	500.00	500.00	500.00
All other Assets, Stock and Fixtures, -	817.65	817.65	817.65
Cash on hand, - - - -	32.86	32.86	32.86
Total Assets, - - - - - \$	10,007.51	10,012.51	10,007.51

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$9,876.51
Interest account, - - - - -	109.37
Surplus Fund, - - - - -	21.63
Total Liabilities, - - - - -	\$10,007.51

Number of open accounts October 1, 1877, 109.

Number of accounts opened during the past year, 18.

Number of accounts closed during the past year, 22.

Amount deposited, including interest credited the past year, \$4,909.75.

Amount withdrawn the past year, \$3,079.56.

Amount of interest received the past year, \$417.71.

Amount of interest credited to depositors the past year, \$441.00.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$42.18.

Amount of United States tax paid last year, \$13.34.

Total expenses, including salaries, last year, \$14.77.

Number of depositors to whom the Bank owes less than \$500, 105.

Total amount of same, \$4,764.71.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 3.

Total amount of same, \$4,135.80.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,999.

Increase of deposits the past year, \$1,828.19.

Rate per cent. of dividends to depositors last year, 6 and 5.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$817.65.

Amount of income from real estate owned by you the past year, nothing.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

HIGGANUM SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice yearly.

When does your annual meeting occur for the choice of Directors or Trustees? Second Monday in August.

Average daily balance in Bank or Trust Company for past year, none.

Amount of interest received on same, none.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? Yes. Two, on town note made by them as selectmen.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Ephraim P. Arnold; Treasurer, Edward D. Gilbert; Directors or Trustees, James C. Walkley, Isaac Arnold, Orrin Freeman, E. P. Arnold, George M. Clark, Jonathan W. Clark, Giles Thayer, Edward D. Gilbert.

JEWETT CITY SAVINGS BANK.

HENRY T. CROSBY, *Treasurer.*

Incorporated 1873.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	73,385.00	73,385.00	73,385.00
Loans on Stocks and Bonds, - - - -	800.00	800.00	800.00
Loans on Personal Security, - - - -	2,865.00	2,865.00	2,865.00
<i>Investments.</i>			
Bank Stocks:—			
170 shares in Thames Nat'l Bank, Norwich,	17,000.00	22,738.00	23,120.00
116 " in Second Nat'l Bank, " "	11,600.00	13,349.00	13,108.00
50 " in Thames Loan and Trust Company, - - - -	5,000.00	6,175.00	6,100.00
All other Assets, - - - -	157.63	157.63	157.63
Cash deposited in Bank or Trust Co., -	496.79	496.79	496.79
Cash on hand, - - - -	1,661.21	1,661.21	1,661.21
Total Assets, - - - - \$	121,965.63	121,627.63	121,693.63

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$119,805.75
Interest account, - - - -	39.00
All other Liabilities, - - - -	402.88
Profit and Loss account, - - - -	1,380.00
Total Liabilities, - - - -	\$121,627.63

Number of open accounts October 1, 1877, 435.

Number of accounts opened during the past year, 93.

Number of accounts closed during the past year, 27.

Amount deposited, including interest credited the past year, \$38,390.11.

Amount withdrawn the past year, \$11,087.26.

Amount of interest received the past year, \$6,722.82.

Amount of interest credited to depositors the past year, \$5,455.92.

Amount placed to surplus account for the past year, nothing.

Amount of State tax paid last year, \$598.01.

Amount of United States tax paid last year, \$112.26.

Total expenses, including salaries, last year, \$437.85.

Number of depositors to whom the Bank owes less than \$500, 373.

Total amount of same, \$37,969.58.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 26.

Total amount of same, \$40,002.17.

Number of depositors over \$3,000, 4.

Total amount of same, \$18,399.44.

Largest amount due a single depositor, \$6,963.23.

Increase of deposits the past year, \$29,826.53.

Rate per cent. of dividends to depositors last year. April 1, 1877, 6; Oct. 1, 1877, 5½.

When are dividends paid? April 15th and October 15th.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

JEWETT CITY SAVINGS BANK.—*Continued.*

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$458.52.

Amount of income from real estate owned by you the past year. Nothing.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? Second Wednesday in July.

Average daily balance in Bank or Trust Company for past year, about \$500.

Amount of interest received on same, nothing.

Where deposited? Cranston Savings Bank, Providence, R. I.

Banks in Connecticut. Thames National Bank, and Second National Bank, Norwich.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Hezekiah L. Reade; Treasurer, Henry T. Crosby; Directors or Trustees, Andrew C. Burnham, Phineas Boyle, Silas E. Sherman, Welcome A. Browning, Cornelius Murphy, William Soule, Beriah H. Browning, John R. Tracy, Francis S. Young, Albert G. Brewster, Henry L. Johnson, Joseph E. Leonard; Auditors, George W. Brown, Charles E. Prior.

LITCHFIELD SAVINGS SOCIETY.

HENRY R. COIT, *Treasurer.*

Incorporated 1850.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	415,957.00	415,957.00	
Loans on Stocks and Bonds, - - -	19,350.00	19,350.00	
Loans on Personal Security, - - -	20,800.00	20,800.00	
<i>Investments.</i>			
United States Bonds:—			
Registered 6s, of '81, - - - -	10,000.00	10,000.00	
Town Watertown, Conn., Orders, - -	6,000.00	6,000.00	
Bonds of Towns in this State:—			
Hebron, - - - - -	5,000.00	5,150.00	
Litchfield, - - - - -	96,000.00	96,000.00	
Washington, - - - - -	16,000.00	16,000.00	
Morris, - - - - -	20,600.00	20,600.00	
Roxbury, - - - - -	13,500.00	13,500.00	
Hartford, - - - - -	21,000.00	21,025.00	
Greenwich, - - - - -	30,000.00	32,400.00	
Railroad Bonds:—			
New York & Harlem, 1st mortgage, - -	2,000.00	2,000.00	
Bank Stocks:—			
Waterbury National Bank, Waterbury, Ct.,	5,500.00	5,850.00	
Citizens' National Bank, " "	12,000.00	12,070.00	
Birmingham Nat'l Bank, Birmingham, "	1,000.00	1,000.00	
Mercantile National Bank, Hartford, "	2,500.00	2,500.00	
Phoenix National Bank, " "	10,200.00	10,984.50	
Hartford National Bank, " "	10,000.00	15,100.25	
Farmers and Mechanics Nat. Bk., H'tf'd, "	5,000.00	6,500.25	
National Park Bank, New York,	3,000.00	3,222.50	
Nat'l Bank of Commonwealth, " "	2,000.00	1,600.00	
Am. Exchange National Bank, " "	2,000.00	2,132.50	
St. Nicholas National Bank, " "	2,000.00	1,957.50	
Importers and Traders' Nat'l Bank, " "	2,000.00	2,127.50	
Mechanics National Bank, " "	1,500.00	1,591.23	
National Bank of the Republic, " "	2,200.00	2,200.00	
National Union Bank, " "	2,500.00	2,526.25	
Continental National Bank, " "	2,500.00	2,505.00	
Fourth National Bank, " "	1,600.00	1,685.25	
Metropolitan National Bank, " "	1,900.00	1,993.50	
National Bank of Commerce, " "	1,000.00	1,022.50	
Real Estate, - - - - -		5,421.94	
Expenses, - - - - -		497.50	
Cash deposited in Bank or Trust Company,		4,744.57	
Total Assets, - - - - - \$		768,014.74	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$747,596.53
Interest account, - - - - -	20,418.21
Total Liabilities, - - - - -	\$768,014.74

LITCHFIELD SAVINGS SOCIETY.—*Continued.*

Number of open accounts October 1, 1877, 2,043.
 Number of accounts opened during the past year, 214.
 Number of accounts closed during the past year, 174.
 Amount deposited, including interest credited the past year, \$103,287.54.
 Amount withdrawn the past year, \$109,373.32.
 Amount of interest received the past year, \$46,653.62.
 Amount of interest credited to depositors the past year, \$40,399.26.
 Amount placed to surplus account for the past year.
 Amount of State tax paid last year, \$3,473.25.
 Amount of United States tax paid last year, \$801.92.
 Total expenses, including salaries, last year, \$1,979.19.
 Number of depositors to whom the Bank owes less than \$500, 1,568.
 Total amount of same, \$186,174.50.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 196.
 Total amount of same, \$303,982.71.
 Number of depositors over \$3,000, 17.
 Total amount of same, \$87,798.80.
 Largest amount due a single depositor, \$18,640.46.
 Increase of deposits the past year, none.
 Rate per cent. of dividends to depositors last year, $5\frac{1}{2}$ per cent.
 When are dividends paid? January and July.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.
 What is the highest rate of interest received on such paper?
 Amount of over-due paper on hand October 1, 1877.
 Amount of such paper which has been over due six months.
 Amount of assets on which no interest or income has been derived the past year.
 Amount of income from real estate owned by you the past year.
 What is the highest rate of interest received on loans made the past year? 7 per cent.; 6 per cent. since June.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Three times each year.
 When does your annual meeting occur for the choice of Directors or Trustees? Last Saturday in June.
 Average daily balance in Bank or Trust Company for past year, \$8,202.05.
 Amount of interest received on same, none.
 Where deposited? In Connecticut.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Edward W. Seymour; Treasurer, Henry R. Coit; Directors or Trustees, George C. Woodruff, Frederick D. McNeil, Jesse L. Judd; George M. Woodruff, William H. Braman; Auditors, William C. Buell, Frederick D. McNeil, George A. Hickox.

MARINERS SAVINGS BANK.

JOHN E. DARROW, *Treasurer.*

Incorporated 1867.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	676,249.00	676,249.00	676,249.00
Loans on Stocks and Bonds, - - - -	5,200.00	5,200.00	5,200.00
Loans on Personal Security, - - - -	30,300.00	30,300.00	30,300.00
<i>Investments.</i>			
United States Bonds :—			
6s of 1881, - - - -	5,000.00	5,750.00	5,500.00
5 per cent. Funded Loan, - - - -	20,000.00	22,537.50	21,600.00
Currency 6s, - - - -	15,000.00	19,003.12	18,300.00
Bonds of Cities in this State :—			
New London 7 per cent., various issues, -	79,000.00	79,705.00	88,500.00
Bonds of Towns and Counties in this and other States :—			
Town of Norfolk, 6 per cent., - - -	15,000.00	15,187.50	16,200.00
Town of Greenwich, 6 per cent., - - -	7,000.00	7,262.00	7,560.00
Railroad Stocks :—			
New London Northern, - - - -	10,000.00	10,000.00	8,600.00
Bank Stocks :—			
Am. Exchange National Bank, New York,	10,000.00	11,610.00	11,100.00
Central National Bank, “	1,400.00	1,400.00	1,414.00
National Bank of Commerce, “	5,000.00	6,700.00	6,700.00
National Bank State of New York, “	4,000.00	5,000.00	4,760.00
Continental National Bank, “	5,000.00	4,475.00	3,750.00
Merchants National Bank, Norwich, - - -	4,800.00	5,250.00	4,250.00
Norwich National Bank, “ - - -	5,000.00	5,600.00	5,400.00
Second National Bank, “ - - -	10,000.00	11,300.00	11,300.00
Thames National Bank, “ - - -	5,000.00	6,625.00	6,800.00
National Bank of Commerce, New London,	20,000.00	21,454.75	21,600.00
National Union Bank, “	10,000.00	10,538.75	10,538.75
National Whaling Bank, “	10,000.00	12,000.00	12,000.00
All other Assets :—			
Unpaid Charges for Insurance and Taxes,	233.53	233.53	233.53
Real Estate, - - - -	73,375.85	73,375.85	75,000.00
Expenses, - - - -	5.88	5.88	5.88
Cash deposited in Bank or Trust Company,	25,000.00	25,000.00	25,000.00
Cash on hand, - - - -	1,879.38	1,879.38	1,879.38
Total Assets, - - - - \$	1,053,443.64	1,073,642.26	1,079,740.54

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$1,052,651.79
Interest account, - - - -	4,695.67
Surplus Fund, - - - -	16,294.80
Total Liabilities, - - - -	\$1,073,642.26

Number of open accounts October 1, 1877, 2,066.

Number of accounts opened during the past year, 289.

Number of accounts closed during the past year, 259.

Amount deposited, including interest credited the past year, \$237,460.21.

MARINERS SAVINGS BANK.—*Continued.*

- Amount withdrawn the past year, \$237,499.05.
 Amount of interest received the past year, \$70,006.74.
 Amount of interest credited to depositors the past year, \$49,483.42.
 Amount placed to surplus account for the past year, \$13,820.01.
 Amount of State tax paid last year, \$6,379.67.
 Amount of United States tax paid last year, \$1,249.81.
 Total expenses, including salaries, last year, \$2,604.39.
 Number of depositors to whom the Bank owes less than \$500, 1,433.
 Total amount of same, \$191,781.47.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 309.
 Total amount of same, \$459,284.21.
 Number of depositors over \$3,000, 42.
 Total amount of same, \$203,300.89.
 Largest amount due a single depositor, \$14,491.72.
 Increase of deposits the past year. Decrease, \$38.84.
 Rate per cent. of dividends to depositors last year, 5.
 When are dividends paid? March and September.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.
 What is the highest rate of interest received on such paper? Nothing.
 Amount of over-due paper on hand October 1, 1877. None.
 Amount of such paper which has been over due six months. None.
 Amount of assets on which no interest or income has been derived the past year, \$56,660.
 Amount of income from real estate owned by you the past year.
 What is the highest rate of interest received on loans made the past year? 6 per cent.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Three times annually, beside Commissioners' examination.
 When does your annual meeting occur for the choice of Directors or Trustees? Last Wednesday in July.
 Average daily balance in Bank or Trust Company for past year, about \$25,055.65.
 Amount of interest received on same, none.
 Where deposited? National Bank of Commerce, New London.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, William H. Barns; Treasurer, John E. Darrow; Directors or Trustees, Julius T. Shepard, C. C. Comstock, Wm. H. Allen, Erasmus D. Avery, Ebenezer Morgan, Samuel Green, James Griswold, Wm. L. Peckham, E. Clark Smith, Daniel Latham, Rial Chaney, Benj. Stark, Robert A. Morgan, James Fitch; Auditors, Charles Butler, Herbert L. Crandall, Thomas W. Potter.

MECHANICS SAVINGS BANK OF HARTFORD.

WARD W. JACOBS, *Treasurer.*

Incorporated 1861.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	956,759.00	956,759.00	956,759.00
Loans on Stocks and Bonds, - - -	10,200.00	10,200.00	10,200.00
Loans on Personal Security, - - -	10,730.00	10,730.00	10,730.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
Town of Vernon, Ct., 6 per cent., - -	45,000.00	45,000.00	45,000.00
Bonds of Cities in other States:—			
Chicago City, Ill., 7 per cent., - - -	14,000.00	14,000.00	14,000.00
Mattoon " " 10 " " - - -	11,000.00	11,000.00	11,000.00
Bank Stocks:—			
150 shares Ætna National, Hartford,	15,000.00	15,000.00	18,000.00
400 " American National, "	20,000.00	20,000.00	25,200.00
150 " City National, "	15,000.00	15,000.00	13,050.00
50 " Charter Oak National, "	5,000.00	5,000.00	6,300.00
7 " Farmers and Mechanics, "	700.00	700.00	805.00
300 " First National, "	30,000.00	30,000.00	27,300.00
100 " Mercantile, "	10,000.00	10,000.00	11,400.00
67 " First National, Suffield,	6,700.00	6,700.00	6,700.00
80 " Fourth National, New York, -	8,000.00	8,000.00	7,840.00
75 " Metropolitan, " -	7,500.00	7,500.00	9,750.00
50 " Corn Exchange, " -	5,000.00	5,000.00	6,200.00
65 " German American, " -	6,500.00	6,500.00	4,105.00
50 " Nassau, " -	5,000.00	5,000.00	4,500.00
50 " National Park, " -	5,000.00	5,000.00	5,300.00
All other Assets, Profit and Loss, - -	603.14	603.14	603.14
Real Estate (owned through foreclosure), -	61,600.00	61,600.00	61,600.00
Expenses, - - - - -	5,232.33	5,232.33	5,232.33
Cash deposited in Bank or Trust Company,	65,008.37	65,008.37	65,008.37
Cash on hand, - - - - -	9,194.06	9,194.06	9,194.06
Total Assets, - - - - - \$	1,328,726.90	1,328,726.90	1,335,776.90

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$1,267,704.97
Interest account, - - - - -	23,116.42
Surplus Fund, - - - - -	37,905.51
Total Liabilities, - - - - -	\$1,328,726.90

Number of open accounts October 1, 1877, 3,240.

Number of accounts opened during the past year, 652.

Number of accounts closed during the past year, 535.

Amount deposited, including interest credited the past year, \$352,990.50.

Amount withdrawn the past year, \$381,380.33.

Amount of interest received the past year, \$75,498.49.

Amount of interest credited to depositors the past year, \$61,846.57.

MECHANICS SAVINGS BANK OF HARTFORD.—*Continued.*

- Amount placed to surplus account for the past year, \$929.47.
 Amount of State tax paid last year, \$7,522.61.
 Amount of United States tax paid last year, \$1,393.98.
 Total expenses, including salaries, last year, \$8,255.08.
 Number of depositors to whom the Bank owes less than \$500, 2,331.
 Total amount of same, \$317,274.90.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 342.
 Total amount of same, \$506,941.12.
 Number of depositors over \$3,000, 14.
 Total amount of same, \$71,120.67.
 Largest amount due a single depositor, \$9,431.52.
 Increase of deposits the past year. Decrease, \$28,389.83.
 Rate per cent. of dividends to depositors last year, 5.
 When are dividends paid? January 1st and July 1st.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.
 What is the highest rate of interest received on such paper? Have received none.
 Amount of over-due paper on hand October 1, 1877, none.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, \$88,717.
 Amount of income from real estate owned by you the past year. \$2,434.63.
 What is the highest rate of interest received on loans made the past year? 7 per cent.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Three times each year.
 When does your annual meeting occur for the choice of Directors or Trustees? In July.
 Average daily balance in Bank or Trust Company for past year, \$56,475.38.
 Amount of interest received on same, \$1,737.77.
 Where deposited? Charter Oak National Bank, Hartford.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, George W. Moore; Treasurer, Ward W. Jacobs; Directors or Trustees, James P. Foster, George W. Moore, Daniel Phillips, Edward W. Parsons, James S. Tryon, John G. Root, Henry Pease, John S. Welles, Frederick L. Gleason, Moses Scott, Ward W. Jacobs, Edson Fessenden, Hugh Harbison, Jeremiah M. Allen, Charles L. Lincoln, John M. Holcombe, George A. Fairfield, Henry C. Dwight, Edwin D. Tiffany; Auditors, Jonathan B. Bunce and Charles S. Gillette.

MECHANICS & FARMERS SAVINGS BANK, EAST BRIDGEPORT.

L. S. CATLIN, *Treasurer.*

Incorporated 1871.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	17,380.00		
Loans on Personal Security, - - -	1,955.00		
<i>Investments.</i>			
Safe and Furniture account, - - -	675.00		
Cash Deposited in Bank or Trust Company,	266.94		
Cash on hand, - - - - -	2,130.32		
Total Assets, - - - - - \$	22,407.26		

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$22,072.36
Interest account, - - - - -	334.90
Total Liabilities, - - - - -	\$22,407.26

Number of open accounts October 1, 1877, 342.

Number of accounts opened during the past year, 96.

Number of accounts closed during the past year, 67.

Amount deposited, including interest credited the past year, \$11,947.99.

Amount withdrawn the past year, including transfers, \$10,223.63.

Amount of interest received the past year, \$1,232.35.

Amount of interest credited to depositors the past year, \$867.55.

Amount placed to surplus account for the past year,

Amount of State tax paid last year, \$94 90.

Amount of United States tax paid last year,

Total expenses, including salaries, last year, \$111.75.

Number of depositors to whom the Bank owes less than \$500, 329.

Total amount of same, \$11,067.10.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 3.

Total amount of same, \$4,008.99.

Number of depositors over \$3,000, none.

Total amount of same,

Largest amount due a single depositor, \$1,911 33.

Increase of deposits the past year, \$1,724.36.

Rate per cent. of dividends to depositors last year, 4½.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. \$6,083.

What is the highest rate of interest received on such paper? 7.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? Seven per cent.

MECHANICS & FARMERS SAVINGS BANK, EAST
BRIDGEPORT.—*Continued.*

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$976 34.

Amount of interest received on same, nothing.

Where deposited? Bridgeport National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, George W. Hayes; Vice-Presidents, Andrew Burke, George Lewis; Treasurer, L. S. Catlin; Directors or Trustees, David Wooster, S. C. Kingman, Isaac W. Smith, Geo. W. Peck, Z. Matson, Chauncey Morton, D. B. Lockwood, D. B. Plumb; Auditors, C. K. Bishop, Edward Toucey.

MERIDEN SAVINGS BANK.

S. H. W. YALE, *Treasurer.*

Incorporated 1851.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 1,134,845.00	1,134,845.00	1,134,845.00
Loans on Personal Security, - - -	12,500.00	12,500.00	12,500.00
<i>Investments.</i>			
United States Bonds:—			
5 20, - - - - -	27,500.00	27,500.00	29,700.00
Bonds of Towns and Counties in this and other States:—			
Wallingford, - - - - -	1,600.00	1,540.00	1,600.00
Bank Stocks:—			
Meriden National, - - - - -	14,000.00	14,000.00	16,100.00
Home National, - - - - -	22,200.00	22,200.00	25,530.00
First National, - - - - -	38,400.00	38,400.00	44,160.00
New Britain National, - - - - -	9,000.00	9,000.00	10,350.00
Middlesex County, - - - - -	1,400.00	1,400.00	1,400.00
All other Assets, Robbery account, - - -	800.00	800.00	800.00
Real Estate, - - - - -	20,000.00	20,000.00	20,000.00
Cash deposited in Bank or Trust Company, -	7,000.00	7,000.00	7,000.00
Cash on hand, - - - - -	1,048.26	1,048.26	1,048.26
Total Assets, - - - - -	\$ 1,290,293.26	1,290,233.26	1,305,033.26

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$1,218,411.50
Interest account, - - - - -	57,761.39
Surplus Fund, - - - - -	14,060.37
Total Liabilities, - - - - -	\$1,290,233.26

Number of open accounts October 1, 1877, 4,100.

Number of accounts opened during the past year, 506.

Number of accounts closed during the past year, 606.

Amount deposited, including interest credited the past year, \$296,026.58.

Amount withdrawn the past year, \$372,568.52.

Amount of interest received the past year, and rents, \$88,814.86.

Amount of interest credited to depositors the past year, \$74,193.43.

Amount placed to surplus account for the past year.

Amount of State, Town, and City tax paid last year, and Bank Commissioners' assistant, \$7,648.32.

Amount of United States tax paid last year, \$1,341.32.

Total expenses, including salaries, last year, \$3,394.03.

Number of depositors to whom the Bank owes less than \$500, 3,510.

Total amount of same, \$333,023.56.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 328.

Total amount of same, \$494,873.69.

Number of depositors over \$3,000, 37.

Total amount of same, \$146,314.25.

Largest amount due a single depositor, \$8,529.00.

Increase of deposits the past year, none.

MERIDEN SAVINGS BANK.—*Continued.*

Rate per cent. of dividends to depositors last year, 6.

When are dividends paid? January and July 20th.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877.

Amount of such paper which has been over due six months.

Amount of assets on which no interest or income has been derived the past year, about \$5,000.

Amount of income from real estate owned by you the past year, \$1,400, and office rent.

What is the highest rate of interest received on loans made the past year? 6 and 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times a year.

When does your annual meeting occur for the choice of Directors or Trustees? First Monday after July 19th.

Average daily balance in Bank or Trust Company for past year, \$8,000.

Amount of interest received on same, nothing.

Where deposited? Meriden.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Edwin E. Curtis; Treasurer, S. H. W. Yale; Vice-Presidents, B. H. Cullin, Eli Butler, O. H. Platt, O. B. Arnold, Charles Parker; Directors, Albert Foster, George W. Lyon, A. C. Markham, E. D. Castelow, Levi E. Coe, S. H. W. Yale, Geo. M. Howell, John P. Morse.

MECHANICS SAVINGS BANK OF WINSTED.

ELIAS E. GILMAN, *Treasurer.*

Incorporated 1875.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	59,455.00		
Loans on Personal Security, - - - -	24,206.62		
<i>Investments.</i>			
All other Assets, - - - - -	398.43		
Expenses, - - - - -	825.61		
Cash deposited in Bank, - - - -	4,946.10		
Cash on hand, - - - - -	381.94		
Total Assets, - - - - - \$	90,213.70		

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$88,016.34
Interest account, - - - - -	2,197.36
Total Liabilities, - - - - -	\$90,213.70

Number of open accounts October 1, 1877, 282.

Number of accounts opened during the past year, 136.

Number of accounts closed during the past year, 21.

Amount deposited, including interest credited the past year, \$63,136.70.

Amount withdrawn the past year, \$14,892.35.

Amount of interest received the past year, \$3,769.96.

Amount of interest credited to depositors the past year, \$2,538.87.

Amount placed to surplus account for the past year.

Amount of State tax paid last year, \$276.06.

Amount of United States tax paid last year, \$20.50.

Total expenses, including salaries, last year, \$825.61.

Number of depositors to whom the Bank owes less than \$500, 215.

Total amount of same, \$24,508.78.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 28.

Total amount of same, \$36,192.45.

Number of depositors over \$3,000, none.

Total amount of same, none.

Largest amount due a single depositor, \$2,091.46.

Increase of deposits the past year, \$48,244.35.

Rate per cent. of dividends to depositors last year. One of 3; one of 2½.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$398.43.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 and 6 per cent.

MECHANICS SAVINGS BANK OF WINSTED.—*Continued.*

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Four.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi annually.

When does your annual meeting occur for the choice of Directors or Trustees? Second Wednesday in July.

Average daily balance in Bank or Trust Company for past year.

Amount of interest received on same.

Where deposited? Hurlbut National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Normand Adams; Treasurer, Elias E. Gilman; Directors or Trustees, Normand Adams, Thomas M. Clarke, William L. Gilbert, Harvey B. Steel, Joseph H. Norton, Charles B. Hallett, Harvey L. Roberts; Auditors, Allen H. Norton, Luman C. Colt.

MIDDLETOWN SAVINGS BANK.

JONATHAN B. KILBOURN, *Treasurer.*

Incorporated 1825.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 3,734,151.45	3,734,151.45	3,734,151.45
Loans on Stocks and Bonds, - - -	52,931.45	52,931.45	52,931.45
Loans on Personal Security, - - -	63,746.88	63,746.88	63,746.88
<i>Investments.</i>			
United States Bonds:—			
1881 registered, 6 per cent., - - -	50,000.00	58,500.00	54,625.00
1881 coupon, " " - - -	92,500.00	92,500.00	101,866.00
1867 " " - - -	103,700.00	103,700.00	111,218.00
1867 registered, " " - - -	200,000.00	240,562.00	214,000.00
1865 new issue, registered, 6 per cent., -	100,000.00	115,613.00	105,375.00
Bonds of Cities in this State:—			
Hartford, taxable, 6 per cent., - - -	5,000.00	5,000.00	5,250.00
Middletown, " " " - - -	3,000.00	3,000.00	3,150.00
" " 7 per cent., - - -	30,000.00	30,000.00	32,100.00
Bonds of Towns in this State:—			
Middletown, taxable, 6 per cent., - - -	85,000.00	85,000.00	89,250.00
Wallingford, Central school district, 6 per cent.,	24,000.00	23,542.00	25,200.00
Wallingford, taxable, 6 per cent., - - -	1,300.00	1,288.00	1,365.00
New Britain, " 7 per cent., - - -	41,000.00	40,580.00	43,870.00
Middlefield, non-taxable, " - - -	13,000.00	13,000.00	14,300.00
Portland, " " - - -	13,600.00	12,910.00	14,960.00
Chatham, " " - - -	16,000.00	16,000.00	17,600.00
Middletown, " " - - -	53,100.00	50,352.00	58,410.00
" registered, non taxable, 6 per cent.,	1,000.00	1,000.00	1,080.00
New Haven, non-taxable, 6 per cent., - - -	1,000.00	1,000.00	1,080.00
Middlefield, " " - - -	5,000.00	5,000.00	5,400.00
Portland, " " - - -	50,000.00	46,500.00	54,000.00
Hartford, " " - - -	200,000.00	186,000.00	216,000.00
Bonds of Cities in other States:—			
Dubuque, taxable, 6 per cent., - - -	11,500.00	11,500.00	11,500.00
New York, " " - - -	83,000.00	88,758.00	89,640.00
" " 7 per cent., - - -	21,000.00	21,551.00	23,100.00
Brooklyn, " " - - -	90,000.00	90,000.00	99,000.00
Jersey City, " " - - -	100,000.00	96,345.00	107,000.00
Railroad Bonds:—			
Pittsburgh, Ft. Wye., & Chi., 7 per cent., -	6,500.00	6,500.00	7,572.00
Sandusky, M. & Newark, " - - -	7,000.00	6,000.00	5,600.00
Great Western, 2d Mortgage, " - - -	10,000.00	8,000.00	7,500.00
Railroad Stocks:—			
30 shares Housatonic, preferred, - - -	3,000.00	3,000.00	3,000.00
63 " New York, N. H. & Hartford, - - -	6,300.00	7,800.00	9,670.00
79 " Cleveland, Col., Cin. & Ind's, - - -	7,900.00	6,475.00	2,942.00
150 " Sandusky, M. & Newark, - - -	7,500.00	464.00	2,400.00
Bank Stocks:—			
35 shares Peoples, New York, - - -	875.00	875.00	1,137.00
40 " State of New York, " - - -	4,000.00	10,000.00	4,720.00
100 " Merchants Exchange, " - - -	5,000.00	6,200.00	4,250.00
75 " Metropolitan, " - - -	7,500.00	6,875.00	9,750.00
75 " Commerce, " - - -	7,500.00	7,500.00	9,534.00

MIDDLETOWN SAVINGS BANK.—*Continued.*

ASSETS, OCTOBER 1, 1877.				Par Value.	Cost.	Market Value.
<i>Investments—Continued.</i>						
79 shares	North America,	New York, -	\$	7,900.00	7,900.00	6,320.00
100 "	Nassau,	" -		10,000.00	10,000.00	9,000.00
100 "	St. Nicholas,	" -		10,000.00	10,000.00	8,500.00
167 "	Shoe & Leather,	" -		16,700.00	16,700.00	19,539.00
200 "	Park,	" -		20,000.00	20,000.00	21,300.00
260 "	American Exchange,	" -		26,000.00	27,000.00	28,080.00
442 "	First National, Middletown,	-		44,200.00	44,200.00	44,200.00
548 "	Middletown National,	" -		41,100.00	41,351.00	54,800.00
122 "	Middlesex Co. "	" -		12,200.00	12,978.00	12,200.00
110 "	Central	" -		8,250.00	8,698.00	11,000.00
8 "	Thames, Norwich,	- -		800.00	800.00	1,064.00
51 "	Yale, New Haven,	- -		5,100.00	5,100.00	5,100.00
50 "	Meriden, Meriden,	- -		5,000.00	5,750.00	6,000.00
151 "	City, Hartford,	- -		15,100.00	15,351.00	13,326.00
Other Stocks:—						
160 shares	New Britain Knitting Company,	-		4,000.00	5,000.00	4,000.00
69 "	Hartford Carpet Company,	-		6,900.00	15,498.00	14,921.00
All other Assets, - - - -				4,558.98	4,558.98	4,558.98
Real Estate, - - - -				200,820.10	200,820.10	200,820.10
Real Estate, Banking House, - - -				31,031.72	31,031.72	31,031.72
Expenses, - - - -				4,235.14	4,235.14	4,235.14
Cash deposited in Bank or Trust Company,				66,070.67	66,070.67	66,070.67
Cash on hand, - - - -				19,741.14	19,741.14	19,741.14
Total Assets, - - - -				\$ 5,877,312.08	5,932,503.08	6,005,051.08

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits,	- - - -	- - - -	\$5,753,678.61
Interest account,	- - - -	- - - -	112,826.81
Surplus Fund,	- - - -	- - - -	55,118.21
All other Liabilities,	- - - -	- - - -	10,879.45
Total Liabilities,	- - - -	- - - -	\$5,932,503.08

Number of open accounts October 1, 1877, 9,599.

Number of new accounts opened during the past year, 1,221.

Number of accounts closed during the past year, 936.

Amount deposited, including interest credited the past year, \$1,527,998.74.

Amount withdrawn the past year, \$1,663,493.03.

Amount of interest received the past year, \$362,183.40.

Amount of interest credited to depositors the past year, \$311,919.09.

Amount placed to surplus account for the past year, \$14,875.74.

Amount of State tax paid last year, \$33,493.27.

Amount of United States tax paid last year, \$11,518.96.

Total expenses, including salaries, last year, \$10,975.04.

Number of depositors to whom the Bank owes less than \$500, 6,573.

Total amount of same, \$1,071,399.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 1,342.

Total amount of same, \$2,247,934.

Number of depositors over \$3,000, 232.

Total amount of same, \$1,274,525.

Largest amount due a single depositor, \$25,087.

Decrease of deposits the past year, \$135,494.29.

Rate per cent. of dividends to depositors last year, 5 $\frac{1}{2}$.

MIDDLETOWN SAVINGS BANK.—*Continued.*

When are dividends paid? May and November 25th.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$31,491.84.

Amount of income from real estate owned by you the past year, \$6,207.56.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? First Monday in June.

Average daily balance in Bank or Trust Company for past year, \$82,414.89.

Amount of interest received on same, \$1,894.44.

Where deposited? National Park Bank, National Shoe & Leather Bank, New York; Central, Middletown, Middlesex County, and First National, all of Middletown.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, George W. Burr; Treasurer, Jonathan B. Kilbourn; Directors or Trustees, George W. Burr, John P. Bacon, Elijah Ackley, Charles A. Boardman, Elijah H. Hubbard, William Wilcox, Henry Woodward; Auditors, Henry H. Smith, Henry N. Ratty.

MILFORD SAVINGS BANK.

P. S. BRISTOL, *Treasurer.*

Incorporated 1872.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		20,650.00	
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
Town of Milford Bonds, - - - -	1,300.00	1,300.00	
Bank Stocks:—			
Merchants National, New Haven, - -		1,165.00	
Yale National, " - - - -		1,020.00	
All other Assets, Iron Safe, - - - -		97.00	
Cash deposited in Bank or Trust Company,		4,809.19	
Cash on hand, - - - - -		68.15	
Total Assets, - - - - - \$		29,100.34	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$28,368.01
Interest account, - - - - -	329.94
Surplus Fund, - - - - -	402.39
Total Liabilities, - - - - -	\$29,100.34

Number of open accounts October 1, 1877, 204.

Number of accounts opened during the past year, 44.

Number of accounts closed during the past year, 42.

Amount deposited, including interest credited, the past year, \$15,104.97.

Amount withdrawn the past year, \$8,196.28.

Amount of interest received the past year, \$1,546.87.

Amount of interest credited to depositors the past year, \$1,178.49.

Amount placed to surplus account for the past year, \$93.22.

Amount of State tax paid last year, \$114.29.

Amount of United States tax paid last year, none.

Total expenses, including salaries, last year, \$277.90.

Number of depositors to whom the Bank owes less than \$500, 196.

Total amount of same, \$20,203.02.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 3.

Total amount of same, \$3,966.72.

Number of depositors over \$3,000, none.

Total amount of same.

Largest amount due a single depositor, \$1,500.

Increase of deposits the past year, \$6,903.69.

Rate per cent. of dividends to depositors last year, 5½.

When are dividends paid? January 1st and July 1st.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year, None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

MILFORD SAVINGS BANK.—*Continued.*

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? Second Tuesday in July.

Average daily balance in Bank or Trust Company for past year, about \$1,937.47.

Amount of interest received on same, \$24.34.

Where deposited? Mechanics Bank, New Haven.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? None.

OFFICERS.—President, Isaac T. Rogers; Treasurer, P. S. Bristol; Directors or Trustees, David N. Clark, Henry C. Miles, Miles B. Plumb, James T. Higby, Geo. L. Tibbals, John W. Fowler, Wm. G. Mitchell, Daniel Buckingham, Theodore Platt, Nathan E. Smith, Anon Clark, Nathan R. Ford; Auditors, Wm. A. Buel, Charles H. Trowbridge.

MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, *Treasurer.*

Incorporated 1870.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	75,425.00	75,425.00	75,425.00
Loans on Stocks and Bonds, - - -	1,750.00	1,750.00	1,750.00
Loans on Personal Security, - - -	2,550.00	2,550.00	2,550.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
East Haddam, Ct., Town Orders, - -	6,500.00	6,500.00	6,500.00
Ninth School Dist. of East Haddam, Order,	50.00	50.00	50.00
Bank Stocks:—			
10 shares Nat. B'k of New England, E. Had'm,	1,000.00	1,200.00	1,200.00
10 " First Nat'l Bank of Portland, Ct.,	1,000.00	1,200.00	1,200.00
10 " Ninth Nat'l Bank of New York,	1,000.00	1,100.00	700.00
6 " Nat'l Exchange Bank, Hartford,	300.00	381.00	381.00
Real Estate, - - - - -	1,980.00	1,980.00	1,980.00
Cash on hand, and deposited in Bank or Trust Company, - - - - -	3,052.17	3,052.17	3,052.17
Total Assets, - - - - - \$	94,607.17	95,188.17	94,788.17

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$92,062.97
Interest account and Surplus Fund, - - - - -	3,122.30
All other Liabilities, - - - - -	2.90
Total Liabilities, - - - - -	\$95,188.17

Number of open accounts October 1, 1877, 508.

Number of accounts opened during the past year, 78.

Number of accounts closed during the past year, 55.

Amount deposited, including interest credited the past year, \$26,944.85.

Amount withdrawn the past year, \$16,223.85.

Amount of interest received the past year, \$5,593.86.

Amount of interest credited to depositors the past year, \$4,443.79.

Amount placed to surplus account for the past year.

Amount of State tax paid last year, \$516.82.

Amount of United States tax paid last year, none.

Total expenses, including salaries, last year, \$293.36.

*Number of depositors to whom the Bank owes less than \$500, 461.

*Total amount of same, \$44,091.76.

*Number of depositors to whom the Bank owes more than \$1,000, and not over \$2,000, 18.

*Total amount of same, \$24,888.72.

Number of depositors over \$3,000. None over \$2,000.

Total amount of same.

Largest amount due a single depositor, \$1,857.16.

Increase of deposits the past year, \$10,721.00.

* Questions 12 to 15, inclusive, are answered for July 1, 1877, the date of the last trial balance.

MOODUS SAVINGS BANK.—*Continued.*

Rate per cent. of dividends to depositors last year, 3 in January; 2½ in July.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877.

Amount of such paper which has been over due six months.

Amount of assets on which no interest or income has been derived the past year, \$6,230, mostly secured loans.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually by Auditors; occasionally by Directors.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$2,370.00.

Amount of interest received on same, none.

Where deposited? National Bank of New England at East Haddam.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? State, Indiana; City, Columbus; Whole amount of issue, \$80,000; Amount you hold, \$1,000; Name of Mortgagor, W. M. Evans & Sons; Amount of Improved City Property, \$27,000; Amount on farms, \$53,000.

OFFICERS.—President, Charles E. Brownell; Treasurer, Eugene W. Chaffee; Directors or Trustees, Amasa Day, Vice-President; William H. Crowningshield, William E. Cone, David S. Purple, Theodore Fuller, William L. Fowler, Jr.; Auditors, Thomas Gross, Jr., Julius Attwood.

NATIONAL SAVINGS BANK OF NEW HAVEN.

HOADLEY B. IVES, *Treasurer.*

Incorporated 1866.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	456,186.58	456,186.58	456,186.58
Loans on Stocks and Bonds, - - -	1,850.00	1,850.00	1,850.00
Loans on Personal Security, - - -	16,767.55	16,767.55	16,767.55
<i>Investments.</i>			
Bonds of Cities in this State:—			
New Haven City Bonds, - - - -	5,000.00	4,550.00	5,500.00
“ “ guaranteed, 7 per cent. Bonds,	4,000.00	3,900.00	4,250.00
Bonds of other Corporations in this and other States:—			
New Haven Water Co's 7 per cent. Bonds,	5,000.00	5,010.00	5,250.00
Bank Stocks:—			
Yale National, - - - - -	11,100.00	13,300.50	11,655.00
Second “ - - - - -	2,500.00	3,650.00	3,750.00
Merchants National, - - - - -	8,650.00	10,770.50	10,034.00
Mechanics, - - - - -	780.00	1,066.25	845.00
Real Estate, - - - - -	7,260.11	5,277.51	7,260.11
Cash deposited in Bank or Trust Company,	28,952.31	28,952.31	28,952.31
Cash on hand, - - - - -	992.73	992.73	992.73
Total Assets, - - - - - \$	549,039.28	552,273.93	553,293.28

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$534,659.07
Interest account, - - - - -	3,334.90
Surplus Fund, - - - - -	14,279.96
Total Liabilities, - - - - -	\$552,273.93

Number of open accounts October 1, 1877, 1,431.

Number of accounts opened during the past year, 250.

Number of accounts closed during the past year, 232.

Amount deposited, including interest credited the past year, \$125,727.53.

Amount withdrawn the past year, \$131,871.79.

Amount of interest received the past year, \$34,184.12.

Amount of interest credited to depositors the past year, \$28,274.23.

Amount placed to surplus account for the past year, \$551.94.

Amount of State tax paid last year, \$3,241.50.

Amount of United States tax paid last year, \$743.15.

Total expenses, including salaries, last year, \$3,837.28.

Number of depositors to whom the Bank owes less than \$500, 1,115.

Total amount of same, \$139,793.62.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

103.

Total amount of same, \$162,386.05.

Number of depositors over \$3,000, 16.

Total amount of same, \$96,201.75.

Largest amount due a single depositor, \$17,569.39

NATIONAL SAVINGS BANK OF NEW HAVEN.—*Continued.*

Increase of deposits the past year,

Rate per cent. of dividends to depositors last year, 5½.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$1,260.-11.

Amount of income from real estate owned by you the past year, \$88.23.

What is the highest rate of interest received on loans made the past year? 7 per cent. part of the year and 6 the remainder.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Loans are made by a loaning committee consisting of three of the Trustees, annually appointed.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? First Wednesday in July.

Average daily balance in Bank or Trust Company for past year, \$22,400.

Amount of interest received on same, \$600.20.

Where deposited? Yale National Bank, New Haven.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Maier Zunder; Vice-President, George H. Watrous; Secretary and Treasurer, Hoadley B. Ives; Directors or Trustees, Maier Zunder, Sidney M. Stone, Bernard Reilly, Charles Atwater, Samuel Johnson, John H. Benham, Edward Downes, Louis Feldman, Francis Donnelly, George H. Watrous, Hoadley B. Ives, Abner L. Train, Patrick Ward, Julius Twiss, David J. Peck, Cornelius Pierpont, John E. Earle, John Ruff; Auditors, Willis M. Anthony, Charles Shelton.

NAUGATUCK SAVINGS BANK.

JOHN L. ISBELL, *Treasurer.*

Incorporated 1870.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$			31,100.00
Loans on Personal Security, - - - -			2,460.00
<i>Investments.</i>			
Cash deposited in Bank or Trust Company,			68.34
Cash on hand, - - - - -			2,270.13
Total Assets, - - - - - \$			35,898.47

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$34,802.22
Surplus Fund, - - - - -	1,096.25
Total Liabilities, - - - - -	\$35,898.47

Number of open accounts October 1, 1877, 197.

Number of accounts opened during the past year, 64.

Number of accounts closed during the past year, 48.

Amount deposited, including interest credited the past year, \$16,534.95.

Amount withdrawn the past year, \$8,434.41.

Amount of interest received the past year, \$2,062.18.

Amount of interest credited to depositors the past year, \$1,601.04.

Amount placed to surplus account for the past year, \$97.80.

Amount of State tax paid last year, \$159.09.

Amount of United States tax paid last year, nothing.

Total expenses, including salaries, last year, \$204.25.

Number of depositors to whom the Bank owes less than \$500, 177.

Total amount of same, \$22,495.42.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 2.

Total amount of same, \$2,250.00.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,250.00.

Increase of deposits the past year, \$8,100.54.

Rate per cent. of dividends to depositors last year, 6.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year.

What is the highest rate of interest received on such paper? 6 and 7 per cent.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 6 and 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

NAUGATUCK SAVINGS BANK.—*Continued.*

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once a year.

When does your annual meeting occur for the choice of Directors or Trustees? In July.

Average daily balance in Bank or Trust Company during the past year.

Amount of interest received on same.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—Treasurer, John L. Isbell; Directors or Trustees, J. H. Whittemore, L. S. Platt, David Smith, B. B. Tuttle, John A. Peek; Auditors, L. D. Warner, Geo. D. Bissell.

NEW CANAAN SAVINGS BANK.

RUSSELL L. HALL, *Treasurer.*

Incorporated 1859.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	193,044.61	193,044.61	193,044.61
Loans on Stocks and Bonds, - - -	6,600.00	6,600.00	6,600.00
Loans on Personal Security, - - -	71,591.65	71,591.65	71,591.65
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
New Canaan Town Bonds, - - -	3,000.00	3,000.00	3,150.00
Bank Stocks:—			
First National Bank, New Canaan, - -	19,500.00	19,500.00	21,450.00
United States and State Taxes paid, - -	2,262.40	2,262.40	2,262.40
All other Assets, Int. unpaid, - - -	14,242.59	14,242.59	14,242.59
Expenses, - - - - -	1,182.30	1,182.30	1,182.30
Cash on hand, - - - - -	314.77	314.77	314.77
Total Assets, - - - - - \$	311,738.32	311,738.32	313,838.32

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$296,570.57
Interest account and Surplus Fund, - - - - -	12,628.72
All other Liabilities, - - - - -	2,539.03
Total Liabilities, - - - - -	\$311,738.32

Number of open accounts October 1, 1877, 1,001.

Number of accounts opened during the past year, 127.

Number of accounts closed during the past year, 144.

Amount deposited, including interest credited the past year, \$72,424.16.

Amount withdrawn the past year, \$94,673.12.

Amount of interest received the past year, \$20,131.16.

Amount of interest credited to depositors the past year, \$9,296.70.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$1,995.02.

Amount of United States tax paid last year, \$214.38.

Total expenses, including salaries, last year, \$1,182.30.

Number of depositors to whom the Bank owes less than \$500, 807.

Total amount of same, \$92,596.51.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 83.

Total amount of same, \$118,902.36.

Number of depositors over \$3,000, 2.

Total amount of same, \$8,450.59.

Largest amount due a single depositor, \$4,623.17.

Increase of deposits the past year.

Rate per cent. of dividends to depositors last year, 6.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877, none.

NEW CANAAN SAVINGS BANK.—*Continued.*

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate?

Do you keep a record of Directors (or Trustees) present and consenting to each loan?

How often are accounts thoroughly audited? Twice yearly.

When does your annual meeting occur for the choice of Directors or Trustees? June.

Average daily balance in Bank or Trust Company for past year.

Amount of interest received on same.

Where deposited? First National Bank, New Canaan.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, S. Y. St. John; Treasurer, Russell L. Hall; Directors or Trustees, C. J. Richards, Stephen Hoyt, Wm. L. Waring, I. F. Silliman, Henry B. Rogers, Wm. St. John; Auditors, Augustus S. Dan, G. F. Lockwood.

NEW HARTFORD SAVINGS BANK.

E. M. CHAPIN, *Treasurer.*

Incorporated 1870.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	3,625.00		
Loans on Personal Security, - - - -	400.00		
<i>Investments.</i>			
Unpaid Interest, - - - -	56.83		
Expense account, - - - -	54.15		
Cash on hand, - - - -	12.06		
Total Assets, - - - - \$	4,148.04		

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$3,610.95
Interest account, - - - -	537.09
Total Liabilities, - - - -	\$4,148.04

Number of open accounts October 1, 1877, 48.

Number of accounts opened during the past year, 2.

Number of accounts closed during the past year, 7.

Amount deposited, including interest credited the past year, \$243.50.

Amount withdrawn the past year, \$1,176.89.

Amount of interest received the past year, \$311.67.

Amount of interest credited to depositors the past year, \$111.62.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$23.27.

Amount of United States tax paid last year, none.

Total expenses, including salaries, last year, \$26.52.

Number of depositors to whom the Bank owes less than \$500, 47.

Total amount of same, \$2,544.68.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 1.

Total amount of same, \$1,066.27.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,066.27.

Increase of deposits the past year. Decrease.

Rate per cent. of dividends to depositors last year, 6.

When are dividends paid? None since March 1, 1877.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? None made.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

NEW HARTFORD SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? Sept.

Average daily balance in Bank or Trust Company for past year.

Amount of interest received on same, none.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Fitch W. Burwell; Treasurer, E. M. Chapin; Directors or Trustees, F. W. Burwell, S. K. Priest, R. R. Smith, E. M. Chapin.

NEW HAVEN SAVINGS BANK.

STEPHEN D. PARDEE, *Treasurer.*

Incorporated 1838.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	3,311,733.99	3,311,733.99	3,311,733.99
Loans on Stocks and Bonds, - - -	6,000.00	6,000.00	6,000.00
Loans on Personal Security, - - -	5,325.00	5,325.00	5,325.00
Loans to New Haven County, - - -	20,000.00	20,000.00	20,000.00
<i>Investments.</i>			
United States Bonds, - - - -	758,700.00	758,700.00	821,534.00
Bonds of Towns and Counties in this and other States:—			
New Haven Town Bonds, - - - -	125,000.00	125,000.00	132,500.00
Portland “ “ - - - -	50,000.00	50,000.00	52,000.00
Hartford “ “ - - - -	21,000.00	19,950.00	22,260.00
Middletown “ “ - - - -	75,000.00	75,000.00	78,750.00
Bonds of other Corporations in this and other States:—			
New Haven Water Co. Bonds, - - -	11,000.00	8,695.00	10,450.00
Wallingford School District Bonds, - -	6,000.00	6,000.00	6,000.00
Bank Stocks:—			
Merchants National Bank, - - - -	19,700.00	19,700.00	19,700.00
Tradesmen's “ “ - - - -	4,000.00	4,000.00	6,000.00
Waterbury “ “ - - - -	1,000.00	1,000.00	1,500.00
New Haven County National Bank, - -	1,370.00	1,370.00	1,781.00
All other Assets:—			
Banking house, - - - -	6,000.00	6,000.00	20,000.00
United States and State Tax paid, - -	13,690.09	13,690.09	13,690.09
Insurance paid on property mortgaged to Bank, Taxes “ “ “ “	65.00	65.00	65.00
Real Estate, by foreclosure, - - -	2,541.26	2,541.26	2,541.26
Expenses, - - - -	65,588.20	65,588.20	65,588.20
Cash on hand, - - - -	2,790.50	2,790.50	2,790.50
	62,837.08	62,837.08	62,837.08
Total Assets, - - - - \$		4,565,986.12	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$4,293,366.60
Interest account, - - - -	57,036.36
Surplus Fund, - - - -	210,000.00
All other Liabilities, - - - -	5,583.16
Total Liabilities, - - - -	\$4,565,986.12

Number of open accounts October 1, 1877, about 12,673.

Number of accounts opened during the past year, 1,805.

Number of accounts closed during the past year, about 2,200.

Amount deposited, including interest credited the past year, \$1,072,301.44.

Amount withdrawn the past year, \$1,158,169.44.

Amount of interest received the past year, \$277,031.97.

Amount of interest credited to depositors the past year, \$226,500.29.

Amount placed to surplus account for the past year, \$10,000.

NEW HAVEN SAVINGS BANK.—*Continued.*

Amount of State tax paid last year, \$25,037.97.

Amount of United States tax paid last year, \$1,748.05.

Total expenses, including salaries, last year, \$11,674.96.

*Number of depositors to whom the Bank owes less than \$500, 9,993.

Total amount of same, \$1,245,200.

Number of depositors to whom the Bank owes more than \$500, and less than \$1,000, 1,502.

Total amount of same, \$1,032,435.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 1,053.

Total amount of same, \$1,670,785.00.

Number of depositors over \$3,000, 125.

Total amount of same, \$521,302.00.

Largest amount due a single depositor, \$10,370.66.

Decrease of deposits the past year, \$85,868.

Rate per cent. of dividends to depositors last year, 5½.

When are dividends paid? January and July 1.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year. On well secured loans, \$145,300.

Amount of income from real estate owned by you the past year. Nothing, only recently foreclosed real estate on hand.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes, of title, also of appraisal when not known by Loaning Committee.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes, generally.

How often are accounts thoroughly audited? Three times each year.

When does your annual meeting occur for the choice of Directors or Trustees? Fourth Wednesday in May.

Average daily balance in Bank or Trust Company for past year. No account kept.

Amount of interest received on same. none.

Where deposited? City, and Tradesmen's National Bank, New Haven.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes. State, New York; mortgage on real estate in Brooklyn, to secure payment for land taken for debt and sold by the Bank, amounting to \$10,500.

OFFICERS.—President, Andrew L. Kidston; Vice-Presidents, Matthew G. Elliot, Gardner Morse, E. Huggins Bishop, John P. Tuttle; Directors or Trustees, Henry J. Atwater, Geo. J. Brush, Stephen B. Butler, Henry L. Cannon, George W. Curtis, Wm. B. DeForest, David T. Hotchkiss, S. D. Pardee, Nathan H. Sanford, Henry D. White; Auditors, Henry L. Cannon, David T. Hotchkiss, George W. Curtis.

* The answer to this and the following seven questions are for July 1, 1877.

NEW MILFORD SAVINGS BANK.

CHARLES RANDALL, *Treasurer.*

Incorporated 1858.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	327,634.69	327,634.69	327,634.69
Loans on Stocks and Bonds, - - -	3,347.00	3,347.00	3,347.00
Loans on Personal Security, - - -	34,102.34	34,102.34	34,102.34
<i>Investments.</i>			
United States Bonds:—			
1881, - - - - -	14,000.00	14,856.00	15,505.00
1868, - - - - -	16,100.00	16,152.00	17,699.75
Four and one-half per cent., - - -	10,000.00	10,887.50	10,550.00
Bonds of Cities in this State:—			
Borough of Danbury, - - - - -	2,000.00	2,000.00	2,000.00
Bonds of Towns and Counties in this and other States:—			
New Milford War Bonds, - - - -	1,000.00	959.09	1,000.00
“ “ Town Hall Bonds, - - - -	18,000.00	18,926.16	18,926.16
“ “ Note, - - - - -	10,000.00	10,000.00	10,000.00
Sharon Town Orders, - - - - -	1,208.17	1,208.17	1,208.17
Bridgewater Notes, - - - - -	891.29	891.29	891.29
Town of New Haven, - - - - -	4,000.00	4,000.00	4,120.00
Town of Hartford, - - - - -	3,000.00	3,000.00	3,090.00
Rochester City, New York State, - -	4,000.00	4,320.00	4,480.00
Bank Stocks:—			
First National, New Milford, - - -	7,200.00	8,180.00	9,180.00
Pequonnock National, Bridgeport, - -	8,000.00	8,790.00	8,640.00
City National, “ - - - - -	5,000.00	5,690.00	6,500.00
Bridgeport National, “ - - - - -	1,500.00	2,008.00	2,100.00
Loss and Gain Premium, - - - - -	1,947.54	1,947.54	1,947.54
Insurance paid, - - - - -	2.75	2.75	2.75
Real Estate, Bank Building and two farms, -	13,242.01	13,242.01	13,242.01
Expenses, and Semi-annual Tax, - - -	2,480.32	2,480.32	2,480.32
Cash deposited in Bank or Trust Company, -	19,685.86	19,685.86	19,685.86
Cash on hand, - - - - -	1,365.01	1,365.01	1,365.01
Total Assets, - - - - - \$	509,706.98	515,675.73	519,697.89

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$480,990.95
Interest account, - - - - -	15,519.49
Surplus Fund, - - - - -	13,196.54
Total Liabilities, - - - - -	\$509,706.98

Number of open accounts October 1, 1877, 1,721.

Number of accounts opened during the past year, 320.

Number of accounts closed during the past year, 312.

Amount deposited, including interest credited the past year, \$152,371.51.

Amount withdrawn the past year, \$150,552.62.

Amount of interest received the past year, \$31,233.97.

NEW MILFORD SAVINGS BANK.—*Continued.*

Amount of interest credited to depositors the past year, \$27,373.33.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$2,937.15.

Amount of United States tax paid last year, \$237.10.

Total expenses, including salaries, last year, \$2,123.97.

Number of depositors to whom the Bank owes less than \$500, 1,466.

Total amount of same, \$189,509.57.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 97.

Total amount of same, \$151,268.47.

Number of depositors over \$3,000, 11.

Total amount of same, \$45,470.46.

Largest amount due a single depositor, \$11,312.85.

Increase of deposits the past year, \$1,818.89.

Rate per cent. of dividends to depositors last year. April 1, 1877, 3; Oct. 1, 1877, 2½.

When are dividends paid? April and October.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877, \$3,041.64.

Amount of such paper which has been over due six months, \$1,499.00.

Amount of assets on which no interest or income has been derived the past year, \$9,530.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? To April 1, 1877, 7 per cent.; since then, 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? In July.

Average daily balance in Bank or Trust Company for past year, \$10,461.73.

Amount of interest received on same, \$106.14.

Where deposited? Importers' and Traders' National Bank, New York, and First National Bank, New Milford, Conn.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, James Hine; Treasurer, Charles Randall; Directors or Trustees, R. E. Canfield, Vice-President, John S. Turrill, Levi S. Knapp, Isaac B. Bristol, Charles H. Booth, Van Rensselaer Giddings; Auditors, Garardus Knapp, Seth C. Landon.

NEWTOWN SAVINGS BANK.

HENRY T. NICHOLS, *Treasurer.*

Incorporated 1855.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	225,452.15	225,452.15	225,452.15
Loans on Personal Security, - - -	46,201.04	46,201.04	46,201.04
<i>Investments.</i>			
United States Bonds, - - - -	14,000.00	14,000.00	14,805.00
Bonds of Cities in other States :—			
Brooklyn Water Loan, - - - -	1,000.00	1,000.00	1,050.00
Railroad Bonds :—			
Housatonic, - - - -	500.00	500.00	500.00
Milwaukee & Saint Paul, - - - -	1,000.00	1,000.00	1,000.00
Bank Stocks :—			
Nat'l Mechanics Banking Ass'n, New York,	500.00	500.00	285.00
Merchants Exchange Nat'l Bank, "	300.00	300.00	255.00
Importers' and Traders' Nat'l Bk, "	2,000.00	2,000.00	4,040.00
Bank of the State of New York, "	400.00	400.00	472.00
Continental National Bank, "	800.00	800.00	560.00
Fourth National Bank, "	1,600.00	1,600.00	1,600.00
Metropolitan National Bank, "	1,500.00	1,500.00	1,950.00
Pequonnock National Bank, Bridgeport, -	4,600.00	4,600.00	5,060.00
Bridgeport " " " -	2,600.00	2,600.00	3,250.00
City " " " -	3,100.00	3,100.00	3,875.00
Cash deposited in Bank or Trust Co., -	8,549.58	8,549.58	8,549.58
Cash on hand, - - - -	4,167.62	4,167.62	4,167.62
Total Assets, - - - - \$	318,270.39	318,270.39	323,072.39

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$306,478.42
Surplus Fund, - - - -	8,030.04
Checks collected, - - - -	3,468.20
Reserve, - - - -	85.13
Premium account, - - - -	208.60
Total Liabilities, - - - -	\$318,270.39

Number of open accounts October 1, 1877, 916.

Number of accounts opened during the past year, 132.

Number of accounts closed during the past year, 103.

Amount deposited, including interest credited the past year, \$81,322.23.

Amount withdrawn the past year, \$64,810.94.

Amount of interest received the past year, \$19,116.89.

Amount of interest credited to depositors the past year, \$15,500.79.

Amount placed to surplus account for the past year, \$732.15.

Amount of State tax paid last year, \$1,810.66.

Amount of United States tax paid last year, \$17.19.

Total expenses, including salaries, last year, \$1,056.10.

Number of depositors to whom the Bank owes less than \$500, 714.

Total amount of same, \$104,864.64.

NEWTOWN SAVINGS BANK.—*Continued.*

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 67.

Total amount of same, \$93,994.23.

Number of depositors over \$3,000, 4.

Total amount of same, \$16,023.24.

Largest amount due a single depositor, \$4,601.65.

Increase of deposits the past year, \$16,511.29.

Rate per cent. of dividends to depositors last year. 6 in April ; 5 in October.

When are dividends paid ? April and October.

Do you buy commercial or accommodation paper ? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper ?

Amount of over-due paper on hand October 1, 1877, \$200.

Amount of such paper which has been over due six months, \$200.

Amount of assets on which no interest or income has been derived the past year, \$5,000.

Amount of income from real estate owned by you the past year.

What is the highest rate of interest received on loans made the past year ?

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company ? One or two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans ? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate ? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan ? Yes.

How often are accounts thoroughly audited ? From two to four times a year.

When does your annual meeting occur for the choice of Directors or Trustees ? October.

Average daily balance in Bank or Trust Company for past year, about \$7,654.52.

Amount of interest received on same, \$187.81.

Where deposited ? Pequonnock Bank, Bridgeport, \$2,311.64 ; Union Trust Co., and Hatch & Foote, New York, \$5,343.88.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest ? None to my knowledge.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule ? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution ?

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States ?

OFFICERS.—President, Simeon B. Peck ; Directors or Trustees, Chas. C. Warner, John Judson, Henry Sanford, Chas. H. Peck, P. H. Skidmore, Wm. N. Northrup, Simeon B. Peck, Hezekiah Peck, Aaron Sanford, Philo Clarke, Joseph Blackman, Abel Stilson, Wm. L. Terrill, Smith P. Glover, Monroe Judson, Edwin Clarke, Henry T. Nichols ; Auditors, Abel B. Prindle, L. B. Booth.

NORWALK SAVINGS SOCIETY.

GEORGE E. MILLER, *Treasurer.*

Incorporated 1849.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,272,996.26	1,272,996.26	1,272,996.26
Loans on Stocks and Bonds, - - - -	123,665.00	123,665.00	123,665.00
Loans on Personal Security, - - - -	128,961.47	128,961.47	128,961.47
<i>Investments.</i>			
United States Bonds:—			
Registered 6s, of '81, - - - -	137,000.00	137,000.00	150,700.00
“ “ '65, - - - -	35,000.00	39,912.50	36,968.75
Bonds of Towns and Counties in this and other States:—			
Town of Norwalk War Bonds, - - -	11,500.00	12,150.00	12,190.00
Bonds of other Corporations in this and other States:—			
Borough of Norwalk Water Fund Bonds, -	77,500.00	77,500.00	86,800.00
Bank Stocks:—			
150 shares National Bank of Norwalk, -	15,000.00	15,901.50	16,500.00
30 “ “ Pahquoque, Danbury, -	3,000.00	3,120.00	3,150.00
50 “ “ Park, New York, -	5,000.00	6,256.25	5,300.00
5 “ First National, Westport, - -	500.00	550.00	550.00
80 “ Fourth “ New York, -	8,000.00	7,973.25	7,880.00
86 “ Fairfield Co. National, - -	8,600.00	9,649.50	9,890.00
55 “ Danbury “ - -	5,500.00	5,830.00	6,875.00
45 “ Market National, New York, -	4,500.00	4,670.00	4,950.00
30 “ Metropolitan “ - -	3,000.00	2,900.00	3,930.00
20 “ Shoe & Leather Nat. “ - -	2,000.00	2,080.00	2,340.00
100 “ Merchants “ “ - -	5,000.00	5,906.26	5,850.00
15 “ Central “ “ - -	1,500.00	1,500.00	1,545.00
50 “ German American Nat. New York, -	5,000.00	5,109.38	3,250.00
All other Assets, - - - -	40,004.26	40,004.26	40,004.26
Real Estate, - - - -	48,048.47	48,048.47	48,048.47
Expenses, - - - -	1,453.30	1,453.30	1,453.30
Cash deposited in Bank or Trust Company, -	30,289.57	30,289.57	30,289.57
Cash and Cash Items on hand, - - -	1,202.30	1,202.30	1,202.30
Total Assets, - - - - \$	1,974,220.63	1,984,629.27	2,005,289.38

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$1,938,734.69
Interest account, - - - -	6,562.45
Surplus Fund, - - - -	39,332.13
Total Liabilities, - - - -	\$1,984,629.27

Number of open accounts October 1, 1877, 4,745.

Number of accounts opened during the past year, 580.

Number of accounts closed during the past year, 562.

Amount deposited, including interest credited the past year, \$599,989.56.

Amount withdrawn the past year, \$706,295.45.

Amount of interest received the past year, \$120,162.33.

NORWALK SAVINGS SOCIETY.—*Continued.*

Amount of interest credited to depositors the past year, \$107,261.80.

Amount placed to surplus account for the past year.

Amount of State tax paid last year, \$13,388.50.

Amount of United States tax paid last year, \$2,145.30.

Total expenses, including salaries, last year, \$6,039.86.

Number of depositors to whom the Bank owes less than \$500, 3,453.

Total amount of same, about \$436,591.85.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 584.

Total amount of same, \$896,610.35.

Number of depositors over \$3,000, 30.

Total amount of same, \$142,355.49.

Largest amount due a single depositor, \$10,535.24.

Increase of deposits the past year,

Rate per cent. of dividends to depositors last year, 5½.

When are dividends paid? January 10, and July 10.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877, \$36,100.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$94,419.38.

Amount of income from real estate owned by you the past year, \$1,129.70.

What is the highest rate of interest received on loans made the past year? Legal rate only.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually according to law.

When does your annual meeting occur for the choice of Directors or Trustees? Fourth Wednesday in July.

Average daily balance in Bank or Trust Company for past year, \$30,070.

Amount of interest received on same, \$533.18.

Where deposited? \$26,524 in National Park Bank, New York; \$3,540 in National Bank of Norwalk and Fairfield County National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? Possibly, Yes.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, William C. Street; Treasurer, George E. Miller; Directors or Trustees, William C. Street, Edward P. Weed, Robert B. Crauford, George M. Holmes, Stephen Smith, Samuel E. Olmstead, Asa Smith, William B. E. Lockwood, George E. Miller; Auditors, Joseph F. Foote, Eugene L. Boyer.

NORFOLK SAVINGS BANK.

JOHN N. COWLES, *Treasurer.*

Incorporated 1860.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	63,533.50	63,533.50	63,533.50
Loans on Personal Security, - - -	7,141.11	7,141.11	7,141.11
<i>Investments.</i>			
United States Bonds, - - - -	4,500.00	4,500.00	4,950.00
Bonds of Towns and Counties in this and other States :—			
Cromwell, - - - - -	5,000.00	4,750.00	5,000.00
Norfolk, - - - - -	200.00	200.00	210.00
Hartford, - - - - -	3,000.00	3,000.00	3,000.00
Manchester, - - - - -	10,000.00	10,000.00	10,000.00
Bank Stocks :—			
Merchants, New York, - - - -	500.00	500.00	540.00
All other Assets, - - - - -	449.34	449.34	449.34
Uncollected Interest, - - - -	3,775.00		3,775.00
Expenses and Taxes, - - - - -	770.68	770.68	770.68
Cash on hand, - - - - -	5,150.19	5,150.19	5,150.19
Total Assets, - - - - - \$	104,019.82	103,769.82	104,519.82

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$99,433.60
Interest account, - - - - -	810.71
Surplus Fund, - - - - -	3,525.51
Total Liabilities, - - - - -	\$103,769.82

Number of open accounts October 1, 1877, 495.

Number of accounts opened during the past year, 61.

Number of accounts closed during the past year, 49.

Amount deposited, including interest credited the past year, \$19,500.00.

Amount withdrawn the past year, \$19,850.00.

Amount of interest received the past year, \$6,934.00.

Amount of interest credited to depositors the past year, \$5,181.00.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$504.67.

Amount of United States tax paid last year, \$14.85.

Total expenses, including salaries and rent and fuel, last year, \$6,427.00.

Number of depositors to whom the Bank owes less than \$1,000, 477.

Total amount of same, \$69,914.60.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$2,000, 13.

Total amount of same, \$17,858.00.

Number of depositors over \$2,000, 5.

Total amount of same, \$11,661.00.

Largest amount due a single depositor, \$2,650.

Increase of deposits the past year, none.

Rate per cent. of dividends to depositors last year, 3 and 2½.

When are dividends paid? July and January.

NORFOLK SAVINGS BANK.—*Continued.*

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877. All discount.

Amount of such paper which has been over due six months.

Amount of assets on which no interest or income has been derived the past year, \$7,000.

Amount of income from real estate owned by you the past year, \$120.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Generally.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Generally.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? Second Monday in July.

Average daily balance in Bank or Trust Company for past year, \$3,500.

Amount of interest received on same, \$80.00.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? \$97.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Robbins Battell; Directors or Trustees, A. A. Spalding, Plumb Brown, H. J. Holt, J. K. Shepard, Evarts Burr, Abel Camp, J. E. Norton, Elizur Dowd, Lyman Dunning.

NORWICH SAVINGS SOCIETY.

BENJAMIN HUNTINGTON, *Treasurer.*

Incorporated 1824.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$ 3,591,545.49	3,591,545.49	3,591,545.49
Loans on Stocks and Bonds, - - - - -	202,845.00	202,845.00	202,845.00
Loans on Personal Security, - - - - -	458,077.67	458,077.67	458,077.67
<i>Investments.</i>			
United States Bonds :—			
6s of 1881, Registered, - - - - -	832,000.00	987,887.50	906,880.00
6s of 1881, Coupon, - - - - -	370,000.00	370,375.00	410,700.00
6s of 1885, New, - - - - -	91,000.00	108,672.80	108,672.80
Conn. State Bonds :—			
6s, Coupon, Non-taxable, - - - - -	405,500.00	405,500.00	450,105.00
6s, Registered, " - - - - -	60,000.00	60,000.00	71,100.00
Bonds of other States :—			
Ohio, Registered, - - - - -	55,382.00	55,382.00	59,288.74
Iowa, Coupon, - - - - -	16,000.00	16,000.00	16,800.00
Bonds of Cities in this State :—			
Norwich 6 per cent. Water Bonds, - - - - -	101,000.00	101,000.00	111,100.00
" 7 " " " " - - - - -	125,000.00	125,000.00	147,500.00
" " " Bonds, - - - - -	1,000.00	1,000.00	1,120.00
New London 6 per cent. Water Bonds, - - - - -	25,000.00	25,000.00	27,500.00
Middletown " " " " - - - - -	8,000.00	8,000.00	8,320.00
Hartford Bonds, - - - - -	25,000.00	25,000.00	28,750.00
Bonds of Towns and Counties in this and other States :—			
Norwich, - - - - -	135,000.00	135,000.00	145,800.00
Groton, - - - - -	2,800.00	2,800.00	2,800.00
New Britain, - - - - -	30,000.00	30,000.00	31,200.00
Hartford, - - - - -	100,000.00	100,000.00	115,000.00
Portland, - - - - -	30,000.00	30,000.00	31,200.00
Chatham, - - - - -	25,000.00	25,000.00	25,000.00
Preston, - - - - -	43,500.00	43,500.00	45,675.00
Bonds of Cities in other States :—			
Wheeling, W. Va., - - - - -	12,000.00	10,200.00	10,200.00
Vergennes, Vt., Gold, - - - - -	24,500.00	24,500.00	24,500.00
Brooklyn, N. Y., W. & S., 6 per cent., - - - - -	100,000.00	103,112.50	103,112.50
Railroad Bonds :—			
Cleveland, P. & A., - - - - -	10,000.00	10,000.00	10,000.00
Little Miami, - - - - -	3,000.00	2,484.00	2,484.00
St. Louis, J. & Chicago, - - - - -	150,000.00	137,175.00	145,000.00
Bank Stocks :—			
Thames National, Norwich, - - - - -	50,000.00	50,000.00	70,000.00
Norwich " " - - - - -	17,200.00	17,200.00	18,060.00
Merchants " " - - - - -	25,200.00	25,200.00	23,940.00
First " " - - - - -	21,600.00	21,600.00	17,280.00
National Bank of Commerce, New York, - - - - -	3,200.00	3,200.00	4,384.00
" " State of New York, - - - - -	2,000.00	2,000.00	2,360.00
Merchants National, New York, - - - - -	20,000.00	20,000.00	23,400.00
Peoples " " " - - - - -	5,000.00	5,000.00	7,000.00
Hanover " " " - - - - -	5,000.00	5,000.00	5,000.00
Broadway " " " - - - - -	5,000.00	5,000.00	10,000.00
Metropolitan " " " - - - - -	7,500.00	7,500.00	9,900.00

NORWICH SAVINGS SOCIETY.—*Continued.*

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Investments—Continued.</i>			
All other Assets:—			
Insurance, - - - - - \$	1,833.49	1,833.49	1,833.49
Banking House, - - - - -	28,328.81	28,328.81	28,328.81
Real Estate, - - - - -	103,674.99	103,674.99	103,674.99
Expenses, - - - - -	4,066.27	4,066.27	4,066.27
Cash deposited in Bank or Trust Company,	328,068.43	328,068.43	328,068.43
Cash on hand, - - - - -	12,878.74	12,878.74	12,878.74
Total Assets, - - - - - \$	7,673,700.89	7,835,607.69	7,962,450.93

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$7,561,567.84
Interest account, - - - - -	149,898.56
Surplus Fund, - - - - -	100,000.00
All other Liabilities, Profit and Loss, - - - - -	24,141.29
Total Liabilities, - - - - -	\$7,835,607.6

Number of open accounts October 1, 1877, 11,714.

Number of accounts opened during the past year, 957.

Number of accounts closed during the past year, 1,236.

Amount deposited, including interest credited the past year, \$741,502.27.

Amount withdrawn the past year, \$847,747.66.

Amount of interest received the past year, \$463,828.

Amount of interest credited to depositors the past year, \$427,081.03.

Amount placed to surplus account for the past year, \$20,000.

Amount of State tax paid last year, \$48,843.46.

Amount of United States tax paid last year, \$6,891.34.

Total expenses, including salaries, last year, \$12,890.40.

Number of depositors to whom the Bank owes less than \$500, 7,507.

Total amount of same, \$856,565.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 1,852.

Total amount of same, \$3,005,349.

Number of depositors over \$3,000, 449.

Total amount of same, \$2,355,384.

Largest amount due a single depositor, \$26,016.89.

Decrease of deposits the past year, \$106,245.39.

Rate per cent. of dividends to depositors last year, 5.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$103,674.99.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent. to April 20.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

NORWICH SAVINGS SOCIETY.—*Continued.*

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times annually.

When does your annual meeting occur for the choice of Directors or Trustees? June.

Average daily balance in Bank or Trust Company for past year, \$246,841.17.

Amount of interest received on same, 3 per cent. from August 1, 1877.

Where deposited? Thames, Norwich, Merchants, First, and Shetucket National, all of Norwich.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Charles Johnson; Treasurer, Benjamin Huntington; Assistant Treasurer, Costello Lippitt; Directors or Trustees, Franklin Nichols, Lucius W. Carroll, Henry B. Tracy, Amos W. Prentice, David Gallup, John A. Morgan, Charles Osgood, John Brewster, John Mitchell, Hezekiah F. Rudd, Henry Larrabee, Charles Webb, Lucius Brown; Auditors, C. W. Gale, A. E. Wyman.

PEOPLE'S SAVINGS BANK, BRIDGEPORT.

EGBERT MARSH, *Treasurer.*

Incorporated 1860.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	799,055.00	799,055.00	799,055.00
Loans on Stocks and Bonds, - - -	71,600.00	71,600.00	71,600.00
Loans on Call to National Banks, - -	20,173.34	20,173.34	20,173.34
<i>Investments.</i>			
United States Bonds:—			
5-20s of '68, - - - - -	45,000.00	45,000.00	49,900.00
6s of '81, - - - - -	3,000.00	3,000.00	3,300.00
Bonds of Cities in this State:—			
Bridgeport City, 7 per cent., - - -	153,500.00	153,500.00	178,800.00
Danbury Borough, 7 per cent., - - -	19,000.00	19,000.00	20,900.00
Norwalk, 7 per cent., - - - - -	50,000.00	50,000.00	55,000.00
Middletown, 6 per cent., - - - - -	4,000.00	4,000.00	4,000.00
Bonds of Towns and Counties in this and other States:—			
Hartford Town, 6 per cent., - - -	21,000.00	19,295.50	21,000.00
Bank Stocks:—			
City National, Bridgeport, - - -	6,000.00	6,000.00	7,800.00
Dry Goods, New York City, - - -	2,500.00	2,500.00	2,000.00
Merchants Exchange, " - - -	1,600.00	1,600.00	1,200.00
Ninth National, " - - - - -	5,000.00	5,000.00	4,000.00
Tax account, - - - - -	3,965.02	3,965.02	3,965.02
Insurance account, - - - - -	124.26	124.26	124.26
Real Estate, - - - - -	45,622.36	45,622.36	45,622.36
Expenses, - - - - -	1,008.89	1,008.89	1,008.89
Cash deposited in Bank or Trust Company,	1,855.72	1,855.72	1,855.72
Cash on hand, - - - - -	2,768.35	2,768.35	2,768.35
Total Assets, - - - - - \$	1,256,772.94	1,255,068.44	1,294,072.94

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$1,194,647.50
Interest account, - - - - -	23,656.37
Surplus Fund, - - - - -	35,939.57
Rent account, - - - - -	825.00
Total Liabilities, - - - - -	\$1,255,068.44

Number of open accounts October 1, 1877, 2,507.

Number of accounts opened during the past year, 447.

Number of accounts closed during the past year, 325.

Amount deposited, including interest credited the past year, \$347,588.82.

Amount withdrawn the past year, \$304,662.16.

Amount of interest received the past year, and rents, \$72,211 62.

Amount of interest credited to depositors the past year, \$67,364 39.

Amount placed to surplus account for the past year, \$168.21, net.

Amount of State, Town, and City tax paid last year. January, \$3,580.81; July, \$3,448.18; total, \$7,028.99.

PEOPLE'S SAVINGS BANK, BRIDGEPORT.—*Continued.*

Amount of United States tax paid last year. January, \$482.81; July, \$516.84; total, \$999.65.

Total expenses, including salaries, last year, \$4,215.16.

Number of depositors to whom the Bank owes less than \$500, 1,770.

Total amount of same, \$291,713.71.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 311.

Total amount of same, \$475,239.10.

Number of depositors over \$3,000, 29.

Total amount of same, \$129,210.20.

Largest amount due a single depositor, \$9,339.24.

Increase of deposits the past year, \$45,423.13.

Rate per cent. of dividends to depositors last year, 6.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$14,300, real estate loans.

Amount of income from real estate owned by you the past year, \$3,943.75.

What is the highest rate of interest received on loans made the past year? 7 per cent. until change of rate by Legislature; since then, 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once each year.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$7,752.75.

Amount of interest received on same, nothing.

Where deposited? First National, of Bridgeport.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, George B. Waller; Treasurer, Egbert Marsh; Directors or Trustees, William G. Lineburgh, William E. Seeley, Samuel W. Baldwin, Stephen S. Booth, James Daskam, Smith P. Glover, Charles B. Hotchkiss, Elbert E. Hubbell, Daniel W. Kissam, Edward W. Marsh, Bradley Sanford, Russell Tomlinson; Auditors, I. B. Prindle, Alexander Hawley.

PEOPLE'S SAVINGS BANK, ROCKVILLE.

E. S. HENRY, *Treasurer.*

Incorporated 1870.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	91,931.00	91,931.00	91,931.00
Loans on Personal Security, - - -	4,539.06	4,539.06	4,539.06
<i>Investments.</i>			
<i>Bank Stocks :—</i>			
First National, Rockville, - - - -	16,400.00	19,880.00	20,500.00
Rockville " " - - - -	7,800.00	8,580.00	8,580.00
Stafford " Stafford, - - - -	4,000.00	4,240.00	4,400.00
Tolland County National, Tolland, - -	10,000.00	10,175.00	10,500.00
City " Hartford, - - - -	900.00	944.00	810.00
Ætna " " - - - -	2,000.00	2,500.00	2,500.00
First " " - - - -	4,500.00	5,651.50	4,000.00
Hartford Trust Company, " - - - -	500.00	585.00	400.00
Expenses, - - - -	519.03	519.03	519.03
Cash Deposited in Bank or Trust Company,	8,939.23	8,939.23	8,939.23
Cash on hand, - - - -	138.54	138.54	138.54
Total Assets, - - - - \$	151,666.86	158,622.36	157,756.86

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$154,312.02
Interest account, - - - - -	2,425.03
Surplus Fund, - - - - -	1,885.31
Total Liabilities, - - - - -	\$158,622.36

Number of open accounts October 1, 1877, 621.

Number of accounts opened during the past year, 107.

Number of accounts closed during the past year, 91.

Amount deposited, including interest credited the past year, \$55,825.85.

Amount withdrawn the past year, \$47,138.06.

Amount of interest received the past year, \$9,850.78.

Amount of interest credited to depositors the past year, \$7,671.

Amount placed to surplus account for the past year, \$507.04.

Amount of State tax paid last year, \$964.96.

Amount of United States tax paid last year,

Total expenses, including salaries, last year, \$471.45.

Number of depositors to whom the Bank owes less than \$500, 497.

Total amount of same, \$49,750.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 43.

Total amount of same, \$58,700.

Number of depositors over \$3,000, none.

Total amount of same,

Largest amount due a single depositor, \$1,999.

Increase of deposits the past year, \$8,687.79.

Rate per cent. of dividends to depositors last year, 3 and 2½.

When are dividends paid? July and January.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

PEOPLE'S SAVINGS BANK, ROCKVILLE.—*Continued.*

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? Seven per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year,

Amount of interest received on same,

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, State, Illinois; County, Iroquois; Amount, \$8,000.

OFFICERS.—President, George M. Paulk; Treasurer, E. S. Henry; Directors or Trustees, George M. Paulk, Cyrus Winchell, Dwight Marcy, Francis Keeney, T. Newcomb, Frederick Walker, Wm. R. Orcutt, Asaph D. McKinney, R. G. Holt, George H. Kingsbury, E. C. Chapman; Auditors, R. G. Holt, Trumbull Newcomb.

PUTNAM SAVINGS BANK.

JOSEPH LIPPITT, *Treasurer.*

Incorporated 1862.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	659,423.50	659,423.50	659,423.50
Loans on Stocks and Bonds, - - -	31,205.95	31,205.95	31,205.95
Loans on Personal Security, - - -	92,497.94	92,497.94	92,497.94
<i>Investments.</i>			
United States Bonds, - - - -	60,000.00	72,290.00	65,700.00
Bonds of Towns and Counties in this and other States:—			
Portland Town Bonds, - - - -	30,000.00	30,000.00	30,000.00
Railroad Bonds:—			
Peoria & Oquaka, - - - -	10,000.00	10,000.00	10,000.00
Bank Stocks:—			
100 shares Hanover National, New York,	10,000.00	10,000.00	10,000.00
67 " Central " " "	6,700.00	6,700.00	6,767.00
82 " Continental " " "	8,200.00	8,200.00	5,740.00
45 " Ninth " " "	4,500.00	4,500.00	3,510.00
80 " Fourth " " "	8,000.00	8,000.00	7,840.00
104 " Am. Exch. " " "	10,400.00	10,400.00	11,232.00
5 " City " Hartford, -	500.00	500.00	425.00
106 " Norwich " Norwich, -	10,600.00	10,600.00	10,706.00
100 " Thames " " -	10,000.00	10,000.00	13,500.00
250 " Uncas " " -	12,500.00	12,500.00	12,500.00
50 " First " " -	5,000.00	5,000.00	4,000.00
50 " Tolland Co. " Tolland, -	5,000.00	5,000.00	5,100.00
70 " Stafford " Stafford Spr'gs, -	7,000.00	7,000.00	7,350.00
23 " Thompson " Thompson, -	2,300.00	2,300.00	2,645.00
138 " First " Putnam, -	13,800.00	13,800.00	17,250.00
All other Assets, Furniture and Fixtures, -	4,500.00	4,500.00	4,500.00
Real Estate, - - - -	15,000.00	15,000.00	15,000.00
Insurance, - - - -	434.66	434.66	434.66
Cash deposited in Bank or Trust Company, -	14,452.43	14,452.43	14,452.43
Cash on hand, - - - -	2,445.29	2,445.29	2,445.29
Total Assets, - - - - \$	1,034,459.77	1,046,749.77	1,044,224.77

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$1,033,150.12
Interest account, - - - -	11,017.65
Surplus Fund, - - - -	2,582.00
Total Liabilities, - - - -	\$1,046,749.77

Number of open accounts October 1, 1877, 3,289.

Number of accounts opened during the past year, 456.

Number of accounts closed during the past year, 485.

Amount deposited, including interest credited the past year, \$229,644.65.

Amount withdrawn the past year, \$267,947.91.

Amount of interest received the past year, \$63,161.69.

Amount of interest credited to depositors the past year, \$51,228.29.

PUTNAM SAVINGS BANK.—*Continued.*

Amount placed to surplus account for the past year, \$2,582.

Amount of State tax paid last year, \$6,508.81.

Amount of United States tax paid last year, \$800.64.

Total expenses, including salaries, last year, \$3,328.38.

Number of depositors to whom the Bank owes less than \$500, 2,605.

Total amount of same, \$294,151.32.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$2,000, 273.

Total amount of same, \$398,097.28.

Number of depositors over \$3,000, 14.

Total amount of same, \$69,572.

Largest amount due a single depositor, \$9,393.00.

Increase of deposits the past year, none.

Rate per cent. of dividends to depositors last year, 4½.

When are dividends paid? April and October.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand October 1, 1877, secured by bonds, \$4,000.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, secured by mortgage, \$31,000.

Amount of income from real estate owned by you the past year, \$250.

What is the highest rate of interest received on loans made the past year? 7 per cent. first six months; 6 per cent. since.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice each year.

When does your annual meeting occur for the choice of Directors or Trustees? Third Monday in July.

Average daily balance in Bank or Trust Company for past year, \$17,054.79.

Amount of interest received on same, none.

Where deposited? First National Bank of Putnam.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

\$5,000 Duncan, Sherman & Co., and \$2,409.31 salaries last year charged off.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Richmond M. Bullock; Treasurer, Joseph Lippitt; Directors or Trustees, Richmond M. Bullock, Rufus S. Mathewson, Gilbert W. Phillips, Lucius L. Chandler, John O. Fox, Nathan E. Morse, John A. Carpenter, George W. Holt, Jr., Z. A. Ballard; Auditors, C. J. Allton, Lyndon Tucker.

RIDGEFIELD SAVINGS BANK.

L. H. BAILEY, *Treasurer.*

Incorporated 1871.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	44,827.75		44,827.75
Loans on Personal Security, - - - -	16,503.01		16,503.01
<i>Investments.</i>			
Bank Stocks, - - - - -	5,000.00	5,850.00	5,850.00
Real Estate, - - - - -	150.00	150.00	150.00
Expenses, - - - - -	618.06		618.06
Cash deposited in Bank or Trust Company,	2,787.57		2,787.57
Cash on hand, - - - - -	88.50		88.50
Total Assets, - - - - - \$	69,974.89		70,824.89

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$69,124.34
Interest account, - - - - -	700.55
Surplus Fund, - - - - -	1,000.00
Total Liabilities, - - - - -	\$70,824.89

Number of open accounts October 1, 1877, 348.

Number of new accounts opened during the past year, 48.

Number of accounts closed during the past year, 46.

Amount deposited, including interest credited the past year, \$28,542.46.

Amount withdrawn the past year, \$34,692.41.

Amount of interest received the past year, \$5,063.93.

Amount of interest credited to depositors the past year, \$3,601.78.

Amount placed to surplus account for the past year, nothing.

Amount of State tax paid last year, \$511.04.

Amount of United States tax paid last year, nothing.

Total expenses, including salaries, last year, \$1,195.77.

Number of depositors to whom the Bank owes less than \$500, 454.

Total amount of same, about \$34,080.00.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

13.

Total amount of same, \$17,271.32.

Number of depositors over \$3,000, none.

Total amount of same,

Largest amount due a single depositor, \$1,951.86.

Increase of deposits the past year, nothing.

Rate per cent. of dividends to depositors last year, 3 and 2½.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, \$100.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, about \$1,200.

RIDGEFIELD SAVINGS BANK.—*Continued.*

Amount of income from real estate owned by you the past year, nothing.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Two.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? Third Saturday in July.

Average daily balance in Bank or Trust Company for past year, about \$100.

Amount of interest received on same,

Where deposited? Union Trust Company, New York; Pahquioque, Danbury.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? Not to my knowledge.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, State, New York; County, Westchester; Town, Pound-ridge; Amount, \$300. This mortgage taken to secure a debt.

OFFICERS.—President, D. L. Adams; Treasurer, L. H. Bailey; Directors or Trustees, D. L. Adams, E. H. Smith, H. K. Smith, W. H. Beers, D. Smith Sholes, Amos Smith, P. P. Cornen, L. H. Bailey, D. S. Gage, C. B. Northrop, George Grumman, D. K. Hoyt, Ira S. Keeler.

SALISBURY SAVINGS SOCIETY.

THOMAS L. NORTON, *Treasurer.*

Incorporated 1848.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	290,007.68	290,007.68	290,007.68
Loans on Personal Security, - - - -	190,133.25	190,133.25	190,133.25
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
Town of St. Johnsbury, Vt., - - - -	3,000.00	2,550.00	2,550.00
Town of Concord, Vt., - - - -	7,000.00	5,950.00	5,950.00
Town of Salisbury, - - - -	49,800.00	51,045.00	50,000.00
Bank Stocks:—			
Metropolitan, of New York, - - - -	4,000.00	5,720.00	5,200.00
Fourth Nat'l, " - - - -	3,200.00	3,424.00	3,200.00
National Iron, Falls Village, - - - -	2,500.00	3,001.00	3,250.00
Phoenix National, Hartford, - - - -	600.00	900.00	900.00
Real Estate, Banking House and Fixtures, Sabine Farm, - - - -	6,000.00	6,000.00	6,000.00
Expenses, - - - -	2,500.00	2,500.00	2,500.00
Cash deposited in Bank or Trust Company, - - - -	10,984.34	10,984.34	10,984.34
Cash on hand, - - - -	7,193.33	7,193.33	7,193.33
Total Assets, - - - - \$	576,918.60	579,408.60	577,868.60

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$539,173.76
Surplus Fund, - - - -	24,480.14
Dividend, payable Oct. 1, 1877, - - - -	13,264.70
Total Liabilities, - - - -	\$576,918.60

Number of open accounts October 1, 1877, 1,250.

Number of accounts opened during the past year, 191.

Number of accounts closed during the past year, 221.

Amount deposited, including interest credited the past year, \$137,924.28.

Amount withdrawn the past year, \$153,192.58.

Amount of interest received the past year, \$34,409.05.

Amount of interest credited to depositors the past year, including dividend of October 1, 1877, \$26,847.82.

Amount placed to surplus account for the past year, nothing.

Amount of State tax paid last year, \$3,488.50.

Amount of United States tax paid last year, \$972.54.

Total expenses, including salaries, last year, \$2,075.43.

Number of depositors to whom the Bank owes less than \$500, 885.

Total amount of same, \$110,000.00.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 125.

Total amount of same, \$195,000.00.

Number of depositors over \$3,000, 27.

Total amount of same, \$150,000.00.

Largest amount due a single depositor, \$11,540.68.

SALISBURY SAVINGS SOCIETY.—*Continued.*

Decrease of deposits the past year, \$15,268.30.

Rate per cent. of dividends to depositors last year, 5.

When are dividends paid? April and October 1st.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months.

Amount of assets on which no interest or income has been derived the past year, about \$25,000.

Amount of income from real estate owned by you the past year, \$310.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year. Bal. in Metropolitan Bank, N. Y., \$3,250; bal. with Robbins, Burrall & Co., \$2,250.

Amount of interest received on same, none.

Where deposited? Metropolitan Nat'l Bank, New York, Robbins, Burrall & Co., Conn.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? \$10,000 on farms in Berkshire Co., Town of Sheffield, Mass.; \$10,000 on farms in Dutchess Co., Town of North East, N. Y.

OFFICERS.—President, Geo. B. Burrall; Treasurer, Thomas L. Norton; Directors or Trustees, M. H. Robbins, J. L. Merwin, M. L. Graham, S. S. Robbins, F. Holley, G. B. Burrall, L. Tupper, H. Hubbard; Auditors, A. F. Roberts, Chas. Everts.

SAVINGS BANK OF ANSONIA.

EGBERT BARTLETT, *Treasurer.*

Incorporated 1862.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	235,450.00	235,450.00	235,450.00
Loans on Personal Security, - - - -	16,510.00	16,510.00	16,510.00
<i>Investments.</i>			
<i>Bank Stocks :—</i>			
Ansonia National Bank, - - - -	6,300.00	6,315.00	6,750.00
Birmingham " " - - - -	1,200.00	1,500.00	1,650.00
Merchants " " New Haven, - -	2,250.00	2,385.00	2,385.00
Yale " " " " - -	3,000.00	3,060.00	3,060.00
Fourth " " New York, - -	2,000.00	1,800.00	2,000.00
Hanover " " " " - -	2,000.00	1,800.00	2,000.00
Central " " " " - -	3,000.00	3,000.00	3,060.00
Real Estate, - - - - -	3,500.00	3,500.00	3,500.00
Expenses, - - - - -	969.07	969.07	969.07
Cash on hand, - - - - -	3,295.19	3,295.19	3,295.19
Total Assets, - - - - - \$	279,474.26	279,584.26	280,629.26

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$273,504.28
Interest account, - - - - -	6,079.98
Total Liabilities, - - - - -	\$279,584.26

Number of open accounts October 1, 1877, 1,234.

Number of accounts opened during the past year, 253.

Number of accounts closed during the past year, 130.

Amount deposited, including interest credited the past year, \$117,255.95.

Amount withdrawn the past year, \$79,370.20.

Amount of interest received the past year, \$18,608.67.

Amount of interest credited to depositors the past year, \$12,834.60.

Amount placed to surplus account for the past year, \$2,178.79.

Amount of State tax paid last year, \$1,366.29.

Amount of United States tax paid last year, \$38.19.

Total expenses, including salaries, last year, except taxes, \$839.85.

Number of depositors to whom the Bank owes less than \$500, 1,068.

Total amount of same, \$110,799.66.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

65.

Total amount of same, \$88,489.01.

Number of depositors over \$3,000, none.

Total amount of same, none.

Largest amount due a single depositor, \$2,014.75.

Increase of deposits the past year, \$37,885.75.

Rate per cent. of dividends to depositors last year. Average 5½.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper?

SAVINGS BANK OF ANSONIA.—*Continued.*

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year,

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? First Monday in July.

Average daily balance in Bank or Trust Company for past year, very small.

Amount of interest received on same, none.

Where deposited? Ansonia National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Wm. B. Bristol; Vice-President, Thomas Wallace; Treasurer, Egbert Bartlett; Directors or Trustees, Abraham Hubbell, Eleazer Peck, Robert Peck, Henry J. Smith, John Lindley, Jonah C. Platt, Eli Hotchkiss, James Swan, Dana Bartholomew; Auditors, Charles L. Hill, Lockwood Hotchkiss.

SAVINGS BANK OF DANBURY.

HENRY C. RYDER, *Treasurer.*

Incorporated 1849.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,439,501.50	1,439,501.50	1,439,501.50
Loans on Stocks and Bonds, - - -	10,500.00	10,500.00	10,500.00
Loans on Personal Security, - - -	53,088.59	53,088.59	53,088.59
<i>Investments.</i>			
United States Bonds :—			
1867, - - - - -	200.00	242.00	215 50
1868, - - - - -	500.00	619.62	547.50
1907, - - - - -	60,000.00	63,268.93	61,125.00
Bonds of Towns and Counties in this and other States :—			
Danbury, - - - - -	2,000.00	1,993.92	2,000.00
Bridgeport, - - - - -	1,500.00	1,410.00	1,500.00
Washington, - - - - -	29,000.00	27,840.00	29,000.00
Portland, - - - - -	25,000.00	23,344.00	25,000.00
Railroad Bonds, - - - - -	1,000.00	650.00	1,000.00
Bonds of other Corporations in this and other States :—			
Borough of Danbury, - - - - -	35,500.00	35,179.91	35,500.00
“ “ Norwalk, - - - - -	30,000.00	30,000.00	30,000.00
Bank Stocks :—			
Danbury National, - - - - -	15,000.00	16,360.50	19,500.00
National Norwalk, - - - - -	2,000.00	2,000.00	2,000.00
National Pahquoque, - - - - -	2,000.00	2,040.00	2,200.00
Ninth National, New York, - - -	15,000.00	12,000.00	10,500.00
North American, “ - - - - -	10,000.00	9,500.00	9,500.00
Hanover, “ - - - - -	10,000.00	8,000.00	8,000.00
Continental, “ - - - - -	7,500.00	6,000.00	5,250.00
Central, “ - - - - -	6,800.00	6,800.00	6,868.00
Merchants, “ - - - - -	5,000.00	5,000.00	5,850.00
“ Exchange, “ - - - - -	4,000.00	4,000.00	4,000.00
Phenix, “ - - - - -	4,000.00	3,256.00	4,000.00
Nassau, “ - - - - -	3,000.00	3,000.00	2,700.00
Manuf'rs and Merch'ts, “ - - -	2,000.00	3,000.00	1,800.00
Metropolitan, “ - - - - -	1,700.00	1,550.00	2,210.00
Real Estate, - - - - -	151,031.85	151,031.85	151,031.85
Cash deposited in Bank or Trust Company, - - -	13,264.03	13,264.03	13,264.03
Cash on hand, - - - - -	9,440.91	9,440.91	9,440.91
Total Assets, - - - - - \$	1,949,526.88	1,943,881.76	1,947,092.88

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$1,873,077.45
Interest account, - - - - -	21,669.16
Surplus Fund, - - - - -	49,135.15
Total Liabilities, - - - - -	\$1,943,881.76

SAVINGS BANK OF DANBURY.—*Continued.*

- Number of open accounts October 1, 1877, 4,326.
 Number of accounts opened during the past year, 737.
 Number of accounts closed during the past year, 873.
 Amount deposited, including interest credited the past year, \$583,517.04.
 Amount withdrawn the past year, \$603,363.31.
 Amount of interest received the past year, \$124,454.44.
 Amount of interest credited to depositors the past year, \$99,017.61.
 Amount placed to surplus account for the past year, \$4,571.63.
 Amount of State tax paid last year, \$10,398.20.
 Amount of United States tax paid last year, \$979.15.
 Total expenses, including salaries, last year, \$4,333.25.
 Number of depositors to whom the Bank owes less than \$500, 3,160.
 Total amount of same, \$460,240.13.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 669.
 Total amount of same, \$985,191.90.
 Number of depositors over \$3,000, 11.
 Total amount of same, \$57,328.95.
 Largest amount due a single depositor, \$10,407.13.
 Increase of deposits the past year. Decrease.
 Rate per cent. of dividends to depositors last year, 5½.
 When are dividends paid? April 1 and October 1.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. \$26,508.11.
 What is the highest rate of interest received on such paper? 6 per cent.
 Amount of over-due paper on hand October 1, 1877, \$6,663.69.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, none.
 Amount of income from real estate owned by you the past year, \$225.
 What is the highest rate of interest received on loans made the past year? 7 per cent.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Semi-annually.
 When does your annual meeting occur for the choice of Directors or Trustees? In June.
 Average daily balance in Bank or Trust Company for past year, about \$20,000.
 Amount of interest received on same, \$412.87.
 Where deposited? National Park, New York, Danbury National, Conn.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Frederick S. Wildman; Treasurer, Henry C. Ryder; Directors or Trustees, Edgar S. Tweedy, William R. White, Roger Averill, Lyman D. Brewster, William Jabine, John W. Bacon, George Starr, George Raymond, Henry C. Ryder; Auditors, Jabez Amsbury, Harvey Williams.

SAVINGS BANK OF NEW BRITAIN.

SAMUEL ROCKWELL, *Treasurer.*

Incorporated 1862.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	600,803.00	600,803.00	600,803.00
Loans on Stocks and Bonds, - - -	3,300.00	3,300.00	3,300.00
Loans on Personal Security, - - -	4,650.00	4,650.00	4,650.00
Loans to Town of New Britain, - - -	15,000.00	15,000.00	15,000.00
<i>Investments.</i>			
United States Bonds :—			
1881, Coupon 5s, - - - - -	10,000.00	11,100.00	10,700.00
Bonds of Cities in this State :—			
New Britain Water Bonds, - - - -	31,000.00	31,000.00	31,900.00
Bonds of Towns and Counties in this and other States :—			
New Britain Park Bonds, - - - -	34,000.00	34,000.00	35,000.00
Bank Stocks :—			
50 shares Hanover National, New York, -	5,000.00	5,675.00	4,500.00
50 " Am. Exch. " " " -	5,000.00	5,887.50	5,500.00
168 " Hartford " Hartford, -	16,800.00	25,740.50	25,200.00
108 " Phoenix " " -	10,800.00	16,642.00	16,200.00
112 " Mercantile " " -	11,200.00	13,078.50	12,880.00
70 " First " " -	7,000.00	9,900.00	6,470.00
6 " Farmers & Mechanics Nat., Hartford,	600.00	600.00	690.00
334 " New Britain National, - - -	33,400.00	39,721.00	41,750.00
All other Assets :—			
Profit and Loss account, - - - -	361.50	361.50	361.50
Insurance and Suspense account, - -	92.13	92.13	92.13
Safe, and Office Furniture, - - - -			700.00
Real Estate, - - - - -	25,142.99	25,142.99	25,142.99
Expenses, - - - - -	852.25	852.25	852.25
Cash deposited in Bank or Trust Company,	3,024.84	3,024.84	3,024.84
Cash on hand, - - - - -	4,335.39	4,335.39	4,335.39
Total Assets, - - - - - \$	822,362.10	850,906.60	849,052.10

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$809,438.17
Interest account, - - - - -	14,199.82
Surplus Fund, - - - - -	27,268.61
Total Liabilities, - - - - -	\$850,906.60

Number of open accounts October 1, 1877, 2,739.

Number of accounts opened during the past year, 550.

Number of accounts closed during the past year, 439.

Amount deposited, including interest credited, the past year, \$354,852.64.

Amount withdrawn the past year, \$359,791.28.

Amount of interest received the past year, \$56,800.48.

Amount of interest credited to depositors the past year, \$42,966.36.

Amount placed to surplus account for the past year, \$934.02.

Amount of State tax paid last year, \$4,940.68.

SAVINGS BANK OF NEW BRITAIN.—*Continued.*

- Amount of United States tax paid last year, \$1,098.07.
 Total expenses, including salaries, last year, \$3,251.48.
 Number of depositors to whom the Bank owes less than \$500, 2,223.
 Total amount of same, \$219,555.70.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 240.
 Total amount of same, \$364,017.96.
 Number of depositors over \$3,000, 10.
 Total amount of same, \$40,984.97.
 Largest amount due a single depositor, \$6,884.22.
 Decrease of deposits the past year, \$4,938.64.
 Rate per cent. of dividends to depositors last year, Jan., 6 per cent., July, 5 per cent.
 When are dividends paid? January and July.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.
 What is the highest rate of interest received on such paper? Nothing.
 Amount of over-due paper on hand October 1, 1877, none.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, \$4,200, secured by mortgage.
 Amount of income from real estate owned by you the past year, \$343.
 What is the highest rate of interest received on loans made the past year? 7 per cent.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Once a year.
 When does your annual meeting occur for the choice of Directors or Trustees? Third Wednesday in July.
 Average daily balance in Bank or Trust Company for past year, \$12,000.00.
 Amount of interest received on same, \$268.82.
 Where deposited? New Britain and Hartford.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Levi S. Wells; Treasurer, Samuel Rockwell; Directors or Trustees, C. B. Erwin, L. O. Smith, Horace Eddy, P. Corbin, J. A. Pickett, T. W. Stanley, John B. Talcott, Levi S. Wells, Samuel Rockwell; Auditors, W. W. Smith, E. L. Prior.

SAVINGS BANK OF NEW LONDON.

JOSHUA C. LEARNED, *Treasurer.*

Incorporated 1827.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,586,629.28		1,586,629.28
Loans on Stocks and Bonds, - - -	54,200.00		54,200.00
Loans on Personal Security, - - -	10,500.00		10,500.00
<i>Investments.</i>			
United States Bonds:—			
6 per cent. Coupons, of '81, - - -	50,000.00		55,250.00
6 " Registered, - - - -	70,000.00		76,650.00
5 " " - - - -	40,000.00		43,000.00
10-40 Coupon, - - - -	10,000.00		10,750.00
Currency Bonds, - - - -	120,000.00		144,600.00
4 per cent. Coupon Bonds, - - -	35,000.00		35,525.00
State Stocks:—			
Michigan, - - - -	10,000.00		10,500.00
Bonds of Cities in this State:—			
New London, - - - -	90,000.00		97,200.00
" " Water, - - - -	75,000.00		85,250.00
Middletown, - - - -	23,000.00		25,040.00
Bonds of Towns and Counties in this and other States:—			
New London, - - - -	39,000.00		42,120.00
Stamford War, - - - -	20,000.00		22,000.00
Wallingford, - - - -	20,000.00		21,600.00
New Haven, - - - -	50,000.00		56,000.00
Middletown, - - - -	25,000.00		27,000.00
Cromwell, - - - -	10,000.00		11,000.00
Stamford Hall, - - - -	50,000.00		56,000.00
West Hartford, - - - -	20,000.00		21,200.00
Montville, - - - -	30,000.00		31,800.00
Greeneville, - - - -	30,000.00		32,400.00
Bonds of Cities in other States:—			
Cincinnati, - - - -	10,000.00		10,600.00
Brooklyn Water, - - - -	14,000.00		14,910.00
" South St. Improvement, - - -	25,000.00		29,000.00
" Third St. " - - - -	9,000.00		10,260.00
Park Loan, - - - -	10,000.00		11,800.00
" Mortgage Bonds, - - - -	50,000.00		58,500.00
" Sewerage, - - - -	53,000.00		62,010.00
New York Dock, - - - -	71,000.00		82,360.00
" Improvement, - - - -	40,000.00		42,000.00
Buffalo, - - - -	43,500.00		48,720.00
Rochester, - - - -	20,000.00		22,000.00
Railroad Bonds:—			
New York & Erie, - - - -	7,000.00		7,980.00
Hudson River, - - - -	10,000.00		11,200.00
Morris & Essex, - - - -	15,000.00		17,280.00
Chicago & Rock Island, - - - -	10,000.00		10,500.00
New York Central, - - - -	25,000.00		26,375.00
New London Northern, - - - -	19,000.00		19,570.00
Central Pacific, - - - -	20,000.00		21,100.00

SAVINGS BANK OF NEW LONDON.—*Continued.*

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Investments.</i>			
Railroad Stocks:—			
New York & New Haven, - - - - \$	12,600.00		19,404.00
New York & Hudson River, - - - -	14,500.00		14,681.00
Boston & Lowell, - - - -	3,500.00		2,450.00
Boston & Albany, - - - -	5,000.00		6,150.00
Michigan Central, - - - -	7,200.00		4,248.00
Bank Stocks:—			
North America, - - - -	14,500.00		13,340.00
Metropolitan, - - - -	16,500.00		21,450.00
Fulton, - - - -	5,190.00		7,266.00
Seventh Ward, - - - -	2,000.00		2,550.00
Phenix, - - - -	6,000.00		6,000.00
Mechanics', - - - -	13,900.00		18,348.00
Leather Manufacturers, - - - -	1,500.00		2,550.00
State of New York, - - - -	4,000.00		4,720.00
Merchants' Exchange, - - - -	3,600.00		3,060.00
Union, New York, - - - -	9,500.00		13,062.50
Commerce, " - - - -	14,000.00		17,850.00
America, - - - -	15,000.00		19,800.00
Merchants, - - - -	10,000.00		11,700.00
Corn Exchange, - - - -	4,000.00		4,800.00
Continental, - - - -	17,400.00		13,050.00
City, - - - -	5,000.00		10,000.00
American Exchange, - - - -	20,100.00		22,311.00
North River, - - - -	2,000.00		1,600.00
Nassau, - - - -	10,000.00		9,500.00
Fourth National, - - - -	8,000.00		7,800.00
United States Trust Company, - - - -	10,000.00		35,000.00
Union, New London, - - - -	33,000.00		33,000.00
Middletown, - - - -	1,350.00		1,795.50
New London City, - - - -	8,100.00		7,695.00
Commerce, New London, - - - -	12,700.00		13,335.00
Whaling, - - - -	1,700.00		2,210.00
Thames, - - - -	40,000.00		53,200.00
Albany City, - - - -	4,200.00		4,704.00
Union, Albany, - - - -	2,500.00		3,125.00
Stafford, - - - -	4,000.00		4,200.00
Uncas, - - - -	5,000.00		5,400.00
Banking House, - - - -	8,944.06		8,944.06
Profit and Loss account, - - - -	7,903.19		7,903.19
Real Estate, foreclosures, - - - -	51,217.78		51,217.78
Expenses, - - - -	1,237.50		1,237.50
Cash deposited in Bank or Trust Company, - - - -	31,026.18		31,026.18
Cash on hand, - - - -	5,302.98		5,302.98
Total Assets, - - - - \$	3,374,000.97		3,489,335.97

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$3,282,671.97
Interest account, - - - -	55,523.89
Surplus Fund, - - - -	35,805.11
Total Liabilities, - - - -	\$3,374,000.97

SAVINGS BANK OF NEW LONDON.—*Continued.*

- Number of open accounts October 1, 1877, 5,721.
 Number of accounts opened during the past year, 817.
 Number of accounts closed during the past year, 753.
 Amount deposited, including interest credited the past year, \$380,803.88.
 Amount withdrawn the past year, \$399,343.84.
 Amount of interest received the past year, \$202,390.63.
 Amount of interest credited to depositors the past year, \$159,956.78.
 Amount placed to surplus account for the past year, \$8,790.11.
 Amount of State tax paid last year, \$22,104.63.
 Amount of United States tax paid last year, \$3,489.14.
 Total expenses, including salaries, last year, \$5,692.93.
 Number of depositors to whom the Bank owes less than \$500, 4,352.
 Total amount of same, \$716,440.92.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 715.
 Total amount of same, \$1,220,305.15.
 Number of depositors over \$3,000, 150.
 Total amount of same, \$775,350.40.
 Largest amount due a single depositor, \$26,466.14, city sinking fund.
 Decrease of deposits the past year, \$18,540.04.
 Rate per cent. of dividends to depositors last year, 5.
 When are dividends paid? January and July.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.
 What is the highest rate of interest received on such paper?
 Amount of over-due paper on hand October 1, 1877.
 Amount of such paper which has been over due six months.
 Amount of assets on which no interest or income has been derived the past year.
 Amount of income from real estate owned by you the past year, \$315.40.
 What is the highest rate of interest received on loans made the past year? 6 per cent.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company?
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Three times.
 When does your annual meeting occur for the choice of Directors or Trustees? First Tuesday in June.
 Average daily balance in Bank or Trust Company during the past year, \$14,750.
 Amount of interest received on same, none.
 Where deposited? National Union Bank, New London.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, W. H. Chapman; Treasurer, Joshua C. Learned; Directors or Trustees, W. C. Crump, Joseph B. Congdon, Adam F. Prentis, Charles Prentis, Charles Barns, Joshua C. Learned, Robert Coit, M. K. Cady; Auditors, B. F. Thurston, Nathan Belcher.

SAVINGS BANK OF ROCKVILLE.

LEBBEUS BISSELL, *Treasurer.*

Incorporated 1858.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	261,546.48	261,546.48	261,546.48
Loans on Stocks and Bonds, - - -	3,550.00	3,550.00	3,550.00
Loans on Personal Security, - - -	60,554.72	60,554.72	60,554.72
<i>Investments.</i>			
Bonds of Cities in other States:—			
Springfield Ice Bonds, - - - -	2,000.00	2,000.00	2,000.00
Bank Stocks:—			
50 shares Tolland Co. National, - -	5,000.00	5,000.00	5,000.00
381 " First National, Rockville, - -	38,100.00	40,645.25	43,865.00
30 " Rockville National, - - -	3,000.00	3,010.00	3,010.00
45 " Stafford " - - -	4,500.00	4,669.40	4,669.40
50 " City " Hartford, - - -	5,000.00	5,275.00	4,500.00
53 " Ætna " " - - -	5,300.00	6,602.50	6,360.00
250 " American " " - - -	12,500.00	17,500.00	15,625.00
50 " Exchange " " - - -	2,500.00	3,175.00	3,175.00
50 " Hartford " " - - -	5,000.00	7,970.00	7,500.00
4 " Farmers & Mechanics, " - -	400.00	650.00	475.00
9 " Phoenix National, " - - -	900.00	1,350.00	1,350.00
100 " Mercantile " " - - -	10,000.00	12,373.00	11,500.00
25 " Nat. Bank of Commerce, New York,	2,500.00	3,400.00	3,250.00
200 " Mercantile National, " - -	10,000.00	12,000.00	11,500.00
Taxes, - - - - -	13.94	13.94	13.94
Insurance, - - - - -	275.00	275.00	275.00
Bank Fixtures, - - - - -	1,320.27	1,320.27	1,320.27
Real Estate, - - - - -	3,503.73	4,503.73	4,503.73
Cash deposited in Bank or Trust Company,	10,314.47	10,314.47	10,314.47
Total Assets, - - - - - \$	448,778.61	467,698.76	465,858.01

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$448,096.52
Interest account, - - - - -	19,602.24
Total Liabilities, - - - - -	\$467,698.76

Number of open accounts October 1, 1877, 1,708.

Number of accounts opened during the past year, 338.

Number of accounts closed during the past year, 323.

Amount deposited, including interest credited the past year, \$161,125.62.

Amount withdrawn the past year, \$156,895.92.

Amount of interest received the past year, \$30,811.36.

Amount of interest credited to depositors the past year, \$25,486.79.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$2,805.

Amount of United States tax paid last year, \$171.08.

Total expenses, including salaries, last year, \$2,195.98.

Number of depositors to whom the Bank owes less than \$500, 1,442.

Total amount of same, \$175,802.10.

SAVINGS BANK OF ROCKVILLE.—*Continued.*

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 113.

Total amount of same, \$159,211.29.

Number of depositors over \$3,000, 2.

Total amount of same, \$7,100.02.

Largest amount due a single depositor, \$3,810.17.

Increase of deposits the past year. \$4,229.70.

Rate per cent. of dividends to depositors last year, $5\frac{1}{2}$.

When are dividends paid? April and October.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand October 1, 1877, \$7,500.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? Third Tuesday in July.

Average daily balance in Bank or Trust Company for past year, about \$3,000.

Amount of interest received on same, none.

Where deposited? First National Bank of Rockville.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, State, Illinois; County, Whiteside; Amount, \$500.

OFFICERS.—President, William T. Cogswell; Treasurer, Lebbens Bissell; Directors or Trustees, William T. Cogswell, E. I. Smith, C. D. Talcott, B. H. Bill, H. L. James, Geo. Talcott, Wm. Butler, G. W. West, L. Bissell, A. R. Goodrich, T. M. Durfee; Auditors, E. B. Durfee, A. M. Gibson.

SAVINGS BANK OF STAFFORD SPRINGS.

ALVARADO HOWARD, *Treasurer.*

Incorporated 1858.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	165,353.22	165,353.22	165,353.22
Loans on Stocks and Bonds, - - - -	7,833.35	7,833.35	7,833.35
Loans on Personal Security, - - - -	11,349.07	11,349.07	11,349.07
<i>Investments.</i>			
United States Bonds :—			
6s, of 1867, - - - - -	11,500.00	11,500.00	11,500.00
6s, of 1881, - - - - -	1,000.00	1,000.00	1,000.00
Bonds of Towns and Counties in this and other States :—			
Henry County, Ill., - - - - -	5,000.00	5,000.00	5,000.00
Railroad Bonds :—			
La. & Missouri R. R. Bonds, guaranteed by Chicago & Alton R. R. Company, -	10,000.00	9,250.00	9,000.00
Bank Stocks :—			
180 shares Stafford National, - - -	18,000.00	18,000.00	18,000.00
100 " City " - - -	10,000.00	10,000.00	9,500.00
25 " Mercantile, " Hartford, - -	2,500.00	2,500.00	2,500.00
10 " First " " - -	1,000.00	972.50	950.00
50 " Second " Norwich, - -	5,000.00	5,000.00	5,000.00
50 " Thames " " - -	5,000.00	5,000.00	5,000.00
25 " Thames Loan & Trust Co., Norwich,	2,500.00	2,500.00	2,500.00
20 " American Exchange, New York,	2,000.00	2,000.00	2,000.00
All other Assets :—			
Premium Account, premiums paid on Bank Stock and Government Bonds, -	4,544.85	4,544.85	4,961.05
Real Estate, - - - - -	9,777.48	9,777.48	9,000.00
Safe and Fixtures, - - - - -	1,500.00	1,500.00	1,500.00
Cash deposited in Bank or Trust Company,	4,458.88	4,458.88	4,458.88
Cash on hand, - - - - -	4,097.33	4,097.33	4,097.33
Total Assets, - - - - - \$	282,414.18	281,636.68	280,502.90

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$274,948.15
Interest account, { - - - - -	7,466.03
Surplus Fund, { - - - - -	
Total Liabilities, - - - - -	\$282,414.18

Number of open accounts October 1, 1877, 1,026.

Number of accounts opened during the past year, 159.

Number of accounts closed during the past year, 155.

Amount deposited, including interest credited the past year, \$73,838.72.

Amount withdrawn the past year, \$78,614.08.

Amount of interest received the past year, \$17,799.76.

Amount of interest credited to depositors the past year, \$8,334.98.

Amount placed to surplus account for the past year, \$1,000.

Amount of State tax paid last year, \$1,771.07.

SAVINGS BANK OF STAFFORD SPRINGS.—*Continued.*

Amount of United States tax paid last year, \$76.23.
 Total expenses, including salaries, last year, \$1,509.84.
 Number of depositors to whom the Bank owes less than \$500, 831.
 Total amount of same, about \$87,252.48.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 61.
 Total amount of same, \$91,388.29.
 Number of depositors over \$3,000, 1.
 Total amount of same, \$3,632.04.
 Largest amount due a single depositor, \$3,632.04.
 Increase of deposits the past year,
 Rate per cent. of dividends to depositors last year, 3 per cent. Jan., 1 $\frac{1}{4}$ Oct. 1.
 When are dividends paid? April and October, formerly July and January.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.
 What is the highest rate of interest received on such paper? Nothing.
 Amount of over-due paper on hand October 1, 1877, \$500.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, \$8,800.00.
 Amount of income from real estate owned by you the past year,
 What is the highest rate of interest received on loans made the past year? 7 per cent.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Twice each year.
 When does your annual meeting occur for the choice of Directors or Trustees? July.
 Average daily balance in Bank or Trust Company for past year, \$8,500.
 Amount of interest received on same, \$193.13.
 Where deposited? National Park Bank, New York; Thames National, Norwich, and Mercantile National, Hartford.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, States, Indiana, Illinois, and Missouri; Whole amount of issue, \$90,900; Amount you hold, \$48,550; On city property, \$29,600; On farms or unimproved lots, \$18,950.

OFFICERS.—President, B. W. Patten; Treasurer, Alvarado Howard; Directors or Trustees, W. H. Cooley, Wm. Smith, Charles Warren, Robbins Patten, S. W. Page, Orrin Converse, M. H. Kinney, Lucien Holt, M. P. J. Walker, S. N. Page; Auditors, R. B. Fowler, Andrew Whiton.

SAVINGS BANK OF TOLLAND.

CHARLES A. HAWKINS, *Treasurer.*

Incorporated 1841.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	194,074.50	194,074.50	194,074.50
Loans on Stocks and Bonds, - - -	3,000.00	3,000.00	3,000.00
Loans on Personal Security, - - -	3,850.00	3,850.00	3,850.00
<i>Investments.</i>			
Bank Stocks :—			
Tolland County National, - - - -	24,800.00	24,800.00	24,800.00
Rockville " - - - -	7,000.00	7,000.00	7,000.00
Stafford " - - - -	1,300.00	1,300.00	1,300.00
Profit and Loss, - - - -			595.10
Dividends, - - - -			5,209.09
Taxes, - - - -			888.15
Real Estate, - - - -			23,080.80
Expenses, - - - -			521.84
Cash deposited in Bank or Trust Company,			1,900.00
Cash on hand, - - - -			13.76
Total Assets, - - - - - \$			266,233.24

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$260,135.36
Interest account, - - - - -	6,097.88
Total Liabilities, - - - - -	\$266,233.24

Number of open accounts October 1, 1877, 818.

Number of accounts opened during the past year, 72.

Number of accounts closed during the past year, 96.

Amount deposited, including interest credited the past year, \$41,840.84.

Amount withdrawn the past year, \$45,889.69.

Amount of interest received the past year, \$16,217.79.

Amount of interest credited to depositors the past year, \$11,705.19.

Amount placed to surplus account for the past year, \$1,254.34.

Amount of State tax paid last year, \$1,503.10.

Amount of United States tax paid last year, \$313.14.

Total expenses, including salaries, last year, \$1,442.02.

Number of depositors to whom the Bank owes less than \$500, 557.

Total amount of same, \$63,199.61.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 58.

Total amount of same, \$89,855.24.

Number of depositors over \$3,000, 8.

Total amount of same, \$33,636.12.

Largest amount due a single depositor, \$7,104.85.

Increase of deposits the past year.

Rate per cent. of dividends to depositors last year, 2½ and 2.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

SAVINGS BANK OF TOLLAND.—*Continued.*

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$150.

Amount of income from real estate owned by you the past year, \$186.50.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? Fourth Monday in June.

Average daily balance in Bank or Trust Company for past year, \$1,892.

Amount of interest received on same, none.

Where deposited? Tolland County National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes.

OFFICERS.—President, Obadiah P. Waldo; Treasurer, Charles A. Hawkins; Directors or Trustees, Lucius S. Fuller, William Clark, Charles Underwood, Edmund Joslyn, John B. Fuller; Auditors, Frank H. Underwood, Charles Young.

SOCIETY FOR SAVINGS, HARTFORD.

Z. A. STORRS, *Treasurer.*

Incorporated 1819.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	6,279,250.00	6,279,250.00	6,279,250.00
Loans on Stocks and Bonds, - - -	25,725.00	25,725.00	25,725.00
Loans on Personal Security, - - -	135,812.95	135,812.95	135,812.95
<i>Investments.</i>			
United States Bonds :—			
100 10-40s, - - - - -	100,000.00	100,000.00	107,000.00
200 Currency 6s, registered, - - -	200,000.00	200,000.00	240,000.00
300 4½ per cent., " - - -	300,000.00	300,000.00	312,000.00
100 6s, of 1881, - - - - -	100,000.00	100,000.00	109,000.00
100 5s, of 1881, - - - - -	100,000.00	100,000.00	106,000.00
25 4 per cent., registered, - - -	25,000.00	25,000.00	25,000.00
1½ Conn. State Bonds, - - - -	1,500.00	1,500.00	1,620.00
2 Hartford Water Bonds, - - -	2,000.00	2,000.00	2,100.00
28 " " " - - -	28,000.00	27,230.00	29,400.00
70 " " " - - -	70,000.00	70,000.00	73,500.00
Bonds of Towns and Counties in this and other States :—			
75 Hartford, non-taxable, - - -	75,000.00	66,000.00	81,750.00
11 " " " - - -	11,000.00	11,000.00	11,990.00
4 Chatham, - - - - -	4,000.00	4,000.00	4,000.00
Bonds of Cities in other States :—			
50 Buffalo, - - - - -	50,000.00	50,000.00	53,500.00
45 Rochester, - - - - -	45,000.00	45,000.00	49,500.00
20 Springfield, - - - - -	20,000.00	20,000.00	22,800.00
65 Boston, gold 5s, - - - -	65,000.00	65,000.00	71,500.00
25 Providence, gold 5s, - - -	25,000.00	25,000.00	26,500.00
Railroad Bonds :—			
32 Cleveland & Toledo, - - -	32,000.00	32,000.00	33,920.00
30 Michigan So. & No. Indiana, - -	30,000.00	30,000.00	30,600.00
20 Pittsburgh, Ft. Wayne & Chicago, -	20,000.00	20,000.00	22,000.00
20 Indianapolis & Cincinnati, - -	20,000.00	17,525.00	18,000.00
4 Indiana Central, - - - -	4,000.00	3,800.00	4,000.00
6 Galena & Chicago, - - - -	6,000.00	5,650.00	6,300.00
273 shares N. Y., N. H. & H. R. R. Stock, -	27,300.00	27,300.00	40,950.00
Bonds of other Corporations in this and other States :—			
50 Atlantic Dock Company, - - -	50,000.00	50,000.00	50,000.00
Bank Stocks :—			
150 shares Hartford National, - - -	15,000.00	15,000.00	22,500.00
225 " Phoenix, - - - - -	22,500.00	22,500.00	33,300.00
290 " City, - - - - -	29,000.00	29,000.00	25,520.00
140 " Farmers & Mechanics, - - -	14,000.00	14,000.00	16,100.00
300 " Ætna, - - - - -	30,000.00	30,000.00	35,100.00
239 " Charter Oak, - - - - -	23,900.00	23,900.00	29,875.00
100 " American, - - - - -	5,000.00	5,000.00	6,000.00
125 " First National, Massillon, Ohio, -	12,500.00	12,500.00	12,500.00
150 " Second National, Cleveland, " -	15,000.00	15,000.00	15,000.00

SOCIETY FOR SAVINGS, HARTFORD.—*Continued.*

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Investments—Continued.</i>			
All other Assets, Profit and Loss, - - - \$	7,711.54	7,711.54	7,711.54
Real Estate, including Banking House, - -	182,500.00	182,500.00	182,500.00
Expenses, - - - - -	5,834.29	5,834.29	5,834.29
Cash deposited in Bank or Trust Company,	335,620.78	335,620.78	335,620.78
Cash on hand, - - - - -	21,895.47	21,895.47	21,895.47
Total Assets, - - - - - \$	8,572,050.03	8,559,255.03	8,723,175.03

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$8,211,142.43
Interest account, - - - - -	107,627.56
Surplus Fund, - - - - -	240,485.04
Total Liabilities, - - - - -	\$8,559,255.03

Number of open accounts October 1, 1877, 23,740.

Number of accounts opened during the past year, 2,504.

Number of accounts closed during the past year, 2,760.

Amount deposited, including interest credited the past year, \$1,364,139.03.

Amount withdrawn the past year, \$1,434,853.50.

Amount of interest received the past year, \$531,270.67.

Amount of interest credited to depositors the past year, \$401,453.36.

Amount placed to surplus account for the past year,

Amount of State tax paid last year, \$50,466.03.

Amount of United States tax paid last year, \$7,326.97.

Total expenses, including salaries, last year, \$17,558.20.

Number of depositors to whom the Bank owes less than \$500, June 1, \$18,751.

Total amount of same, \$2,147,972.44.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, June 1, 2,100.

Total amount of same, \$3,234,801.37.

Number of depositors over \$3,000, June 1, 294.

Total amount of same, \$1,274,651.74.

Largest amount due a single depositor, the only one above \$10,000, \$11,318.38.

Increase of deposits the past year,

Rate per cent. of dividends to depositors last year, 5.

When are dividends paid? June and December.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$240,000.

Amount of income from real estate owned by you the past year, \$2,231.

What is the highest rate of interest received on loans made the past year? 7 per cent. to December 1, 64 to May 1, and 6 since.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Four, in one instance.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

SOCIETY FOR SAVINGS, HARTFORD.—*Continued.*

Do you keep a record of Directors (or Trustees) present and consenting to each loan ?
Yes.

How often are accounts thoroughly audited ? Three times annually.

When does your annual meeting occur for the choice of Directors or Trustees ? June or July.

Average daily balance in Bank or Trust Company for past year, \$298,236.57.

Amount of interest received on same, \$9,262.07.

Where deposited ? Banks in New York, \$9,066.53 ; Banks in Connecticut, \$289,170.04.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest ? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule ? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution ? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States ? No.

OFFICERS.—President, James B. Hosmer ; Treasurer, Z. A. Storrs ; Directors or Loaning Committee, Roland Mather, H. K. Morgan, John B. Corning, John C. Parsons, Z. A. Storrs ; Auditors, J. F. Morris, A. R. Hillyer, Wm. H. Post.

SOUTHINGTON SAVINGS BANK.

F. D. WHITTLESEY, *Treasurer.*

Incorporated 1860.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$			202,930.68
Loans on Stocks and Bonds, - - - -			5,000.00
Loans on Personal Security, - - - -			3,300.00
<i>Investments.</i>			
Bank Stocks:—			
99 shares First Nat'l Bank, West Meriden,	9,900.00	10,498.83	
10 " Home Bank, " "	1,000.00	1,135.00	
20 " National Exchange, Hartford, -	1,000.00	960.00	
5 " Aetna National, " -	500.00	510.00	
21 " Charter Oak Bank, " -	2,100.00	2,036.00	
19 " First National, " -	1,900.00	1,390.25	
Loans Secured by Mortgage on Real Estate in other States:—			16,530.08
Louisville, Kentucky, - - - -		4,000.00	
Evansville, Ind., - - - -		5,000.00	
" " - - - -		2,000.00	
Indianapolis, " - - - -		4,000.00	
Real Estate, - - - -			15,000.00
Expenses, - - - -			6,227.00
Cash deposited in Bank or Trust Co., -			2,734.55
Cash on hand, - - - -			1,889.92
Total Assets, - - - - \$			253,612.23

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$243,975.11
Interest account and Surplus Fund, - - - -	9,637.12
Total Liabilities, - - - -	\$253,612.23

Number of open accounts October 1, 1877, 912.

Number of accounts opened during the past year, 154.

Number of accounts closed during the past year, 106.

Amount deposited, including interest credited the past year, \$76,130.01.

Amount withdrawn the past year, \$80,584.23.

Amount of interest received the past year, including income from real estate, \$17,401.87.

Amount of interest credited to depositors the past year, \$13,421.33.

Amount placed to surplus account for the past year, \$670.28.

Amount of State tax paid last year, \$1,553.05.

Amount of United States tax paid last year, \$287.92.

Total expenses, including salaries, last year, \$937.75.

Number of depositors to whom the Bank owes less than \$500, 756.

Total amount of same, \$73,234.47.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 47.

Total amount of same, \$67,267.68.

SOUTHINGTON SAVINGS BANK.—*Continued.*

Number of depositors over \$3,000, 6.

Total amount of same, \$31,979.09.

Largest amount due a single depositor, \$9,393.26.

Decrease of deposits the past year, \$4,454.22.

Rate per cent. of dividends to depositors last year. 3 in Jan. ; 2½ in July.

When are dividends paid ? January and July.

Do you buy commercial or accommodation paper ? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper ?

Amount of over-due paper on hand October 1, 1877.

Amount of such paper which has been over due six months.

Amount of assets on which no interest or income has been derived the past year, \$6,060.

Amount of income from real estate owned by you the past year, \$649.35.

What is the highest rate of interest received on loans made the past year ? 7 per cent. to April 20 ; since that date, 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company ? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans ? Two.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate ? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan ? Yes.

How often are accounts thoroughly audited ? Once a year.

When does your annual meeting occur for the choice of Directors or Trustees ? Fourth Wednesday in June.

Average daily balance in Bank or Trust Company for past year, \$4,363.64.

Amount of interest received on same, \$153.24.

Where deposited ? Union Trust Co., G. P. Bissell & Co., Yale National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest ? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule ? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution ? One corporator is indebted to the Bank by purchase of real estate.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States ? States, Kentucky, Indiana ; Amount, \$15,000 ; Amount of improved city property, \$15,000.

OFFICERS.—President, J. S. Phinney ; Treasurer, F. D. Whittlesey ; Directors or Trustees, W. S. Plumb, Amon Bradley, R. A. Neale, Geo. B. Finch, R. U. Peck, M. N. Woodruff, C. D. Barnes, L. O. Neale ; Auditors, Stephen Walkley, E. P. Hotchkiss.

SOUTH NORWALK SAVINGS BANK.

JOHN H. KNAPP, *Treasurer.*

Incorporated 1860.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	71,960.06	71,960.06	71,960.06
Loans on Stocks and Bonds, - - -	3,575.00	3,575.00	3,575.00
Loans on Personal Security, - - -	3,825.00	3,825.00	3,825.00
Loan to City of South Norwalk, - -	2,000.00	2,000.00	2,000.00
<i>Investments.</i>			
Bonds of Cities in this State:—			
Borough of Norwalk Water Bonds, - -	100.00	100.00	105.00
Bonds of Towns and Counties in this and other States:—			
Fairfield County 7 per cent. Bonds, - -	9,000.00	9,000.00	9,450.00
Bank Stocks:—			
National Bank of Norwalk, - - -	1,000.00	1,000.00	1,080.00
First National Bank, New Canaan, - -	500.00	500.00	525.00
All other Assets, - - - - -	833.84	833.84	833.84
Real Estate, - - - - -	10,744.76	10,744.76	10,744.76
Expenses, - - - - -	342.38	342.38	342.38
Cash deposited in Bank or Trust Company, -	2,403.25	2,403.25	2,403.25
Cash on hand, - - - - -	289.09	289.09	289.09
Total Assets, - - - - - \$	106,573.88	106,573.38	107,133.38

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$98,067.87
Interest account, - - - - -	2,332.58
Surplus Fund, - - - - -	1,388.54
All other Liabilities, Rents received from Real Estate, - - - - -	141.00
Profit and Loss, - - - - -	143.39
Bills Payable, Temporary Loan First National Bank, - - - - -	4,500.00
Total Liabilities, - - - - -	\$106,573.38

Number of open accounts October 1, 1877, 600.

Number of accounts opened during the past year, 93.

Number of accounts closed during the past year, 120.

Amount deposited, including interest credited the past year, \$26,510.01.

Amount withdrawn the past year, \$48,969.35.

Amount of interest received the past year, \$8,069.68.

Amount of interest credited to depositors the past year, \$5,275.86.

Amount placed to surplus account for the past year, \$255.87.

Amount of State tax paid last year, \$700.82.

Amount of United States tax paid last year, \$101.21.

Total expenses, including salaries, last year, \$1,026.12.

Number of depositors to whom the Bank owes less than \$500, 543.

Total amount of same, \$42,826.84.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 18.

Total amount of same, \$27,654.15.

Number of depositors over \$3,000, 1.

SOUTH NORWALK SAVINGS BANK.—*Continued.*

Total amount of same, \$3,035.95.

Largest amount due a single depositor, \$3,035.95.

Increase of deposits the past year, none.

Rate per cent. of dividends to depositors last year, 5 per annum.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand October 1, 1877, \$1,911.00.

Amount of such paper which has been over due six months, \$1,286.00.

Amount of assets on which no interest or income has been derived the past year, \$3,831.91.

Amount of income from real estate owned by you the past year, \$141.00.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Yearly.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$1,000.

Amount of interest received on same, none.

Where deposited? First National Bank, South Norwalk.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Dudley P. Ely; Treasurer, John H. Knapp; Directors or Trustees, Wm. H. Benedict, Winfield S. Hanford, Edwin Adams, Burr Knapp, Alden Solmans, Dudley P. Ely, John H. Knapp, Francis H. Nash, Wm. H. Ferris; Auditors, Tallmadge Baker, Robert H. Rowan.

SOUTHPORT SAVINGS BANK.

O. H. PERRY, *Treasurer.*

Incorporated 1854.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	327,070.35	327,070.35	327,070.35
Loans on Stocks and Bonds, - - -	5,000.00	5,000.00	1,000.00
<i>Investments.</i>			
United States Bonds:—			
U. S. Stock, 1881, - - - -	32,000.00	32,000.00	34,880.00
U. S. Consols, 1907, - - - -	8,000.00	8,000.00	8,080.00
Bonds of Cities in this State:—			
Bridgeport City, - - - -	25,000.00	25,000.00	27,500.00
Bonds of Towns and Counties in this and other States:—			
Town of Fairfield, - - - -	5,000.00	5,000.00	5,300.00
County of New York, - - - -	10,000.00	10,000.00	11,000.00
Bonds of Cities in other States:—			
New York, - - - -	110,000.00	110,000.00	121,000.00
Brooklyn, - - - -	30,000.00	30,000.00	35,400.00
Railroad Bonds:—			
N. J. Midland R. R. Co., - - - -	6,000.00	6,000.00	1,800.00
Bank Stocks:—			
10 shares Hanover National, - - -	1,000.00	1,000.00	1,000.00
30 " Phoenix " - - - -	600.00	600.00	600.00
22 " Continental " - - - -	2,200.00	2,200.00	1,540.00
40 " Fourth " - - - -	4,000.00	4,000.00	3,920.00
14 " Central " - - - -	1,400.00	1,400.00	1,414.00
50 " National Bank of North America, -	5,000.00	5,000.00	3,800.00
15 " " " Commerce, -	1,500.00	1,500.00	1,905.00
20 " " " Norwalk, -	2,000.00	2,000.00	2,200.00
20 " " " State of New York, -	2,000.00	2,000.00	2,340.00
10 " St. Nicholas National, - - -	1,000.00	1,000.00	850.00
10 " Am. Exchange " - - - -	1,000.00	1,000.00	1,100.00
Real Estate, - - - -	10,000.00	10,000.00	10,000.00
Expenses, - - - -	1,831.32	1,831.32	1,831.32
Cash on hand, - - - -	3,819.47	3,819.47	3,819.47
Total Assets, - - - - \$	595,421.14	595,421.14	609,350.14

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$586,140.52
Interest account, - - - -	7,839.62
Surplus Fund, - - - -	1,441.00
Total Liabilities, - - - -	\$595,421.14

Number of open accounts October 1, 1877, 1,246.

Number of accounts opened during the past year, 84.

Number of accounts closed during the past year, 124.

Amount deposited, including interest credited the past year, \$87,248.43.

Amount withdrawn the past year, \$98,401.08.

SOUTHPORT SAVINGS BANK.—*Continued.*

- Amount of interest received the past year, \$35,941.70.
 Amount of interest credited to depositors the past year, \$27,712.53.
 Amount placed to surplus account for the past year, \$1,441.
 Amount of State tax paid last year, \$3,802.48.
 Amount of United States tax paid last year, \$701.58.
 Total expenses, including salaries, last year, \$2,789.54.
 Number of depositors to whom the Bank owes less than \$500, 926.
 Total amount of same, \$130,231.41.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 149.
 Total amount of same, \$227,454.97.
 Number of depositors over \$3,000, 23.
 Total amount of same, \$105,361.97.
 Largest amount due a single depositor, \$8,105.85.
 Increase of deposits the past year,
 Rate per cent. of dividends to depositors last year, January 2½, July 2¼.
 When are dividends paid? January and July.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.
 What is the highest rate of interest received on such paper? None.
 Amount of over-due paper on hand October 1, 1877, none.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, \$17,700.
 Amount of income from real estate owned by you the past year, \$35.
 What is the highest rate of interest received on loans made the past year? Seven per cent. before change of law, 6 per cent. since.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Two.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Three times each year by auditors.
 When does your annual meeting occur for the choice of Directors or Trustees? July.
 Average daily balance in Bank or Trust Company for past year, \$7,116.98
 Amount of interest received on same, none.
 Where deposited? Southport National Bank.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States?

OFFICERS.—President, Frederick Marquand; Vice-Presidents, Edwin Sherwood, Augustus Jennings, Jno. Godfrey; Treasurer, O. H. Perry; Trustees, George Bulkley, F. D. Perry, Allen Nichols, W. B. Meeker, O. B. Jennings, Oliver Bulkley, P. Sheffield, George Bulkley, Jr., F. Jelliff, Franklin Bulkley, B. A. Bulkley, S. C. Sherwood, R. G. Skiff, Charles Lacey, John H. Wood; Auditors, Henry Davis, L. F. Sherwood.

STAFFORD SAVINGS BANK.

R. S. HICKS, *Treasurer.*

Incorporated 1872.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		189,900.21	
Loans on Stocks and Bonds, - - - -		1,000.00	
<i>Investments.</i>			
Orders of Towns and Counties in this State :—			
Town of Stafford, - - - - -		1,500.00	
County of Tolland, - - - - -		2,000.00	
Borough of Stafford Springs, - - - -		4,500.00	
Bonds of Cities in other States :—			
Henry County, Illinois, - - - - -		7,000.00	
Bank Stocks :—			
255 shares Stafford National Bank, - -		26,775.00	
50 " Tolland Co. " " - -		5,000.00	
50 " First National Bank, Norwich, -		5,250.00	
100 " Second " " " - -		11,400.00	
100 " American Nat'l Bank, Hartford, -		6,826.00	
8 " Charter Oak " " " - -		1,000.00	
100 " First National " " - -		14,000.00	
58 " City National " " - -		5,800.00	
50 " Home " " Meriden, - -		6,000.00	
70 " Central Nat'l Bank, New York, -		7,000.00	
40 " Continental Nat'l Bk., " - -		4,000.00	
90 " Republic " " - -		9,500.00	
Tax account, - - - - -		1,227.74	
Expenses, - - - - -		368.32	
Cash deposited in Bank or Trust Company, -		8,787.84	
Cash on hand, - - - - -		1,462.35	
Total Assets, - - - - - \$		320,297.46	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$314,667.51
Interest account, - - - - -	2,629.95
Surplus Fund, - - - - -	3,000.00
Total Liabilities, - - - - -	\$320,297.46

Number of open accounts October 1, 1877, 933.

Number of accounts opened during the past year, 164.

Number of accounts closed during the past year, 173.

Amount deposited, including interest credited the past year, \$99,208.14.

Amount withdrawn the past year, \$114,668.46.

Amount of interest received the past year, \$20,967.98.

Amount of interest credited to depositors the past year, \$17,901.88.

Amount placed to surplus account for the past year.

Amount of State, tax paid last year, \$2,218.10.

Amount of United States tax paid last year, 316.76.

STAFFORD SAVINGS BANK.—*Continued.*

- Total expenses, including salaries, last year, \$1,435.46.
 Number of depositors to whom the Bank owes less than \$500, 726.
 Total amount of same, \$119,197.37.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 76.
 Total amount of same, \$106,161.80.
 Number of depositors over \$3,000, none.
 Total amount of same.
 Largest amount due a single depositor.
 Increase of deposits the past year, \$2,900.97.
 Rate per cent. of dividends to depositors last year, 5½.
 When are dividends paid? January and July.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.
 What is the highest rate of interest received on such paper? Don't buy.
 Amount of over-due paper on hand October 1, 1877, none.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, \$16,000.
 Amount of income from real estate owned by you the past year. Don't own any.
 What is the highest rate of interest received on loans made the past year? 7 per cent.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Four times a year.
 When does your annual meeting occur for the choice of Directors or Trustees? Third Wednesday in July.
 Average daily balance in Bank or Trust Company for past year, \$9,339.49.
 Amount of interest received on same.
 Where deposited? Stafford National Bank.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, L. W. Crane; Treasurer, R. S. Hicks; Directors or Trustees, R. S. Beebe, Julius Converse, G. Hall, Jr., G. M. Ives, G. H. Baker, Chester Scripture, Harvey Orcutt, W. M. Corbin, G. H. Preston, Charles Holt; Auditors, M. B. Fisk, J. F. Chamberlin.

STAMFORD SAVINGS BANK.

A. A. HOLLY, *Treasurer.*

Incorporated 1851.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		883,422.00	
Loans on Stocks and Bonds, - - - -		38,150.00	
Loans on Personal Security, - - - -		4,960.00	
<i>Investments.</i>			
United States Bonds:—			
Bonds of 1881, - - - - -	48,000.00	48,000.00	52,320.00
4½ per cent. Bonds, - - - - -	120,000.00	120,000.00	120,000.00
Bonds of other States:—			
New York City Improvement Bonds, -	50,000.00	50,000.00	50,000.00
“ “ Consolidated “ -	20,000.00	20,000.00	20,000.00
“ “ Assessment “ -	25,000.00	25,000.00	25,000.00
“ “ Accumulated “ -	20,000.00	22,441.64	22,460.00
Bonds of Towns and Counties in this and other States:—			
Middletown, - - - - -	50,000.00	50,000.00	50,000.00
Greenwich, - - - - -	20,000.00	20,000.00	21,200.00
Bank Stocks:—			
Stamford National Bank, - - - - -	6,270.00	6,937.00	10,450.00
Expenses, - - - - -		2,447.72	
Cash on hand, - - - - -		54,530.10	
Total Assets, - - - - - \$		1,345,888.46	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$1,271,267.96
Interest account, - - - - -	32,964.06
Surplus Fund, - - - - -	41,656.44
Total Liabilities, - - - - -	\$1,345,888.46

Number of open accounts October 1, 1877, 3,441.

Number of new accounts opened during the past year, 334.

Number of accounts closed during the past year, 253.

Amount deposited, including interest credited the past year, \$273,801.48.

Amount withdrawn the past year, \$231,731.36.

Amount of interest received the past year, \$74,791.52.

Amount of interest credited to depositors the past year, \$72,108.95.

Amount placed to surplus account for the past year, \$760.16.

Amount of State tax paid last year, \$7,600.54.

Amount of United States tax paid last year, \$336.91.

Total expenses, including salaries, last year, \$5,108.24.

Number of depositors to whom the Bank owes less than \$500, 2,825.

Total amount of same, \$260,269.96.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

299.

Total amount of same, \$465,276.36.

Number of depositors over \$3,000, 44.

STAMFORD SAVINGS BANK.—*Continued.*

Total amount of same, \$217,345.56.

Largest amount due a single depositor, \$20,073.96.

Increase of deposits the past year, \$42,070.12.

Rate per cent. of dividends to depositors last year, 6 per cent. April 1, 5 per cent. Oct. 1.

When are dividends paid? April and October.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, nothing.

What is the highest rate of interest received on loans made the past year? 7 per cent. and 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$47,308.80.

Amount of interest received on same, nothing.

Where deposited? Stamford National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Chas. A. Hawley; Treasurer, A. A. Holly; Directors or Trustees, Geo. Elder, Geo. H. Hoyt, Roswell Hoyt, B. J. Daskam, John B. Reed, Charles M. Holly, John Clason, Franklin Miller, Theo. Leeds; Auditors, Geo. W. Glendining, J. B. Reed, Jr.

STATE SAVINGS BANK.

STILES D. SPERRY, *Treasurer.*

Incorporated 1858.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,704,072.19	1,704,072.19	1,704,072.19
Loans on Stocks and Bonds, - - -	23,850.00	23,850.00	23,850.00
Loans on Personal Security, - - -	14,900.00	14,900.00	14,900.00
<i>Investments.</i>			
Bonds of Cities in other States:—			
Detroit City Bonds, - - - -	20,000.00	20,000.00	22,000.00
Railroad Bonds:—			
Alton, St. Louis & Terre Haute Railroad, -	14,000.00	11,236.50	12,600.00
Bank Stocks:—			
510 shares Mercantile National Bank, -	51,000.00	58,650.00	59,670.00
500 " National Exchange " - -	25,000.00	31,000.00	32,500.00
253 " First National " - -	25,300.00	22,770.00	24,035.00
278 " American National Bank, - -	13,900.00	17,236.00	18,070.00
30 " Aetna " " - -	3,000.00	3,600.00	3,750.00
101 " City " " - -	10,100.00	9,090.00	9,494.00
6 " Farmers & Mechanics National Bank, - - - -	600.00	690.00	696.00
223 " New Haven County Nat'l Bank, -	2,230.00	3,122.00	3,122.00
250 " Security Company, - - -	25,000.00	23,750.00	25,000.00
10 " Connecticut Trust Company -	1,000.00	800.00	800.00
Real Estate, Banking House, Foreclosures, Expenses, - - - -	91,797.60	91,797.60	110,000.00
	6,783.46	6,783.46	6,783.46
Cash deposited in Bank or Trust Company, -	20,705.57	20,705.57	20,705.57
Cash on hand, - - - -	37,853.11	37,853.11	37,853.11
Total Assets, - - - - \$	2,091,091.93	2,101,906.43	2,129,901.33

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$2,070,781.34
Surplus Fund, - - - -	31,067.04
All other Liabilities, - - - -	58.05
Total Liabilities, - - - -	\$2,101,906.43

Number of open accounts October 1, 1877, 4,933.

Number of accounts opened during the past year, 1,004.

Number of accounts closed during the past year, 760.

Amount deposited, including interest credited the past year, \$673,800.17.

Amount withdrawn the past year, \$709,677.35.

Amount of interest received the past year, \$123,067.44.

Amount of interest credited to depositors the past year, \$100,256.94.

Amount placed to surplus account for the past year, \$3,583.97.

Amount of State tax paid last year, \$11,632.82.

Amount of United States tax paid last year, \$1,685.68.

Total expenses, including salaries, last year, \$6,783.86.

Number of depositors to whom the Bank owes less than \$500, 3,788.

Total amount of same, \$685,742.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

STATE SAVINGS BANK.—*Continued.*

Total amount of same, \$634,720.

Number of depositors over \$3,000, 31.

Total amount of same, \$169,368.

Largest amount due a single depositor, \$9,598.53.

Increase of deposits the past year, nothing.

Rate per cent. of dividends to depositors last year, 5 per cent.

When are dividends paid? February and August 1st.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? No such paper.

Amount of over-due paper on hand October 1, 1877, no such paper.

Amount of such paper which has been over due six months, no such paper.

Amount of assets on which no interest or income has been derived the past year, \$59,900.

Amount of income from real estate owned by you the past year, \$8,067.23.

What is the highest rate of interest received on loans made the past year? 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Loans are made by a Committee appointed at the annual meeting of the Trustees, and their recommendations and appraisal of all loans, over their own signatures, are kept in a book prepared for that purpose.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate?

Do you keep a record of Directors (or Trustees) present and consenting to each loan?

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$34,667.32.

Amount of interest received on same, \$1,060.65.

Where deposited? In Hartford banks.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Thomas Belknap; Treasurer, Stiles D. Sperry; Directors or Trustees, Thomas Belknap, Charles H. Northam, G. M. Bartholomew, A. S. Porter, O. D. Seymour, G. F. Davis, G. P. Barber, S. D. Sperry, Hiram Bissell, Henry Kellogg, William Hamersley, M. W. Graves, Leverett Brainard; Auditors, John G. Root, Jas. P. Taylor, for State—M. W. Graves, Wm. Hamersley, for bank.

STONINGTON SAVINGS BANK.

D. B. SPALDING, *Treasurer.*

Incorporated 1850.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	436,517.00	436,517.00	436,517.00
Loans on Stocks and Bonds, - - -	19,000.00	19,000.00	19,000.00
Loans on Personal Security, - - -	69,400.00	69,400.00	69,400.00
<i>Investments.</i>			
United States Bonds:—			
15 M. four per cent. 30 year Consols, - -	15,000.00	15,825.00	15,225.00
Bonds of Towns and Counties in this and other States:—			
30 M. 10-30s, Hartford Conn., - - -	30,000.00	29,250.00	31,800.00
Railroad Bonds:—			
4 M. New York Central, - - - -	4,000.00	3,720.00	4,220.00
1 " Michigan Central, - - - -	1,000.00	1,000.00	1,120.00
8 " Joliet & Northern Indiana, - -	8,000.00	7,700.00	8,000.00
6 " Galena & Chicago, - - - -	6,000.00	5,797.00	6,300.00
16 " Chicago, Burlington & Quincy, -	16,000.00	15,324.75	18,400.00
5 " New York & Harlem, - - - -	5,000.00	4,750.00	5,850.00
Bank Stocks:—			
40 shares Fourth National, New York,	4,000.00	4,000.00	3,920.00
50 " Am. Exchange Nat'l, " "	5,000.00	5,000.00	5,450.00
66 " Central National, " "	6,600.00	6,600.00	6,666.00
200 " First National, Stonington, Ct.,	20,000.00	20,000.00	22,000.00
40 " City " Hartford, " "	4,000.00	4,000.00	4,040.00
Real Estate, - - - - -	74,420.07	74,420.07	74,420.07
Expenses, - - - - -	7,340.11	7,340.11	7,340.11
Cash deposited in Bank or Trust Company,	3,233.37	3,233.37	3,233.37
Total Assets, - - - - - \$	734,510.55	732,877.30	742,901.55

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$700,304.65
Interest account, - - - - -	12,677.09
Surplus Fund, - - - - -	19,895.56
Total Liabilities, - - - - -	\$732,877.30

Number of open accounts October 1, 1877, 1,160.

Number of accounts opened during the past year, 72.

Number of accounts closed during the past year, 133.

Amount deposited, including interest credited the past year, \$56,191.92.

Amount withdrawn the past year, \$83,474.12.

Amount of interest received the past year, \$48,634.55.

Amount of interest credited to depositors the past year, \$30,981.71.

Amount placed to surplus account for the past year, \$3,494.26.

Amount of State tax paid last year, \$4,229.75.

Amount of United States tax paid last year, \$1,542.33.

Total expenses, including salaries, last year, \$9,359.

Number of depositors to whom the Bank owes less than \$500, 783.

Total amount of same, \$103,894.11.

STONINGTON SAVINGS BANK.—*Continued.*

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 153.

Total amount of same, \$253,720.12.

Number of depositors over \$3,000, 39.

Total amount of same, \$201,369.18.

Largest amount due a single depositor, \$10,484.28.

Increase of deposits the past year, nothing.

Rate per cent. of dividends to depositors last year, 4½.

When are dividends paid? June and December.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$100,450.00.

Amount of income from real estate owned by you the past year, \$813.67.

What is the highest rate of interest received on loans made the past year? 6 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? June.

Average daily balance in Bank or Trust Company for past year, \$4,681.54.

Amount of interest received on same, none.

Where deposited? First National Bank, Stonington.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? States, Illinois, New Jersey, and Rhode Island; Amount you hold, \$97,450; Amount of Improved City Property, 16,450; Amount on farms, \$81,000.

OFFICERS.—President, O. B. Grant; Treasurer, D. B. Spalding; Directors or Trustees, Stiles Stanton, Moses Pendleton, Joseph E. Smith, O. B. Grant, Richard A. Wheeler, Lodowick N. Latham, George S. Brewster, Thomas Burtch, Alanson Brown, Oliver D. Chesebro; Auditors, Gurdon S. Crandall, Moses A. Pendleton.

SUFFIELD SAVINGS BANK.

SAMUEL WHITE, *Treasurer.*

Incorporated 1869.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	78,475.00	78,475.00	71,675.00
Loans on Stocks and Bonds, - - - -	4,050.00	4,050.00	3,550.00
<i>Investments.</i>			
Railroad Bonds:—			
Conn. Western, - - - - -	10,000.00	9,000.00	2,500.00
Bank Stocks:—			
181 shares First National, Suffield, - -	18,100.00	21,491.18	18,100.00
50 " Marine " New York, - -	5,000.00	6,350.00	4,000.00
40 " City " Hartford, - -	4,000.00	4,260.00	3,200.00
Premium account, - - - - -	4,001.18		
Expenses, - - - - -	209.00	209.00	209.00
Cash on hand, - - - - -	258.07	258.07	258.07
Taxes paid, - - - - -	494.06	494.06	494.06
Total Assets, - - - - - \$	124,587.31	124,587.31	103,986.13

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$99,019.03
Interest account, - - - - -	2,519.60
Surplus Fund, - - - - -	2,447.50
Total Liabilities, - - - - -	\$103,986.13

Number of open accounts October 1, 1877, 467.

Number of accounts opened during the past year, 54.

Number of accounts closed during the past year, 199.

Amount deposited, including interest credited the past year, \$25,178.65.

Amount withdrawn the past year, \$104,459.71.

Amount of interest received the past year, \$7,699.09.

Amount of interest credited to depositors the past year, \$4,841.61.

Amount placed to surplus account for the past year, nothing.

Amount of State tax paid last year, \$1,000.36.

Amount of United States tax paid last year, \$64.89.

Total expenses, including salaries, last year, \$529.00.

Number of depositors to whom the Bank owes less than \$500, 402.

Total amount of same, \$41,183.51.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 16.

Total amount of same; \$22,854.53.

Number of depositors over \$3,000, none.

Total amount of same,

Largest amount due a single depositor, \$2,234.25.

Increase of deposits the past year, nothing.

Rate per cent. of dividends to depositors last year, 6.

When are dividends paid? February 1, and August 1.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

SUFFIELD SAVINGS BANK.—*Continued.*

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice each year.

When does your annual meeting occur for the choice of Directors or Trustees? First Wednesday in July.

Average daily balance in Bank or Trust Company for past year, nothing.

Amount of interest received on same, none.

Where deposited? First National Bank of Suffield.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, William H. Fuller; Treasurer, Samuel White; Directors or Trustees, Horace K. Ford, Albert Austin, Samuel McAuley, Ralph P. Mather, Alfred Spencer, Albert J. Miller, Horatio K. Nelson, Benjamin F. Hastings, Nathan Clark, Cecil H. Fuller; Auditors, William L. Loomis, George Williston.

THOMPSONVILLE SAVINGS BANK.

THOMAS WATSON, *Treasurer.*

Incorporated 1865.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		90,215.84	
Loans on Personal Security, - - - -		4,212.50	
<i>Investments.</i>			
Bank Stocks:—			
105 shares Ninth Nat'l Bank, New York, -	10,500.00	10,500.00	
68 " Central " " " -	6,800.00	7,105.11	
60 " Park " " " -	6,000.00	8,294.89	
30 " Importers & Traders " -	3,000.00	6,150.00	
Accrued interest to October 1, 1877, - -		2,611.65	
Expenses, - - - - -		587.74	
Vault, Safe, and Furniture, - - - - -		1,006.18	
Cash on hand, - - - - -		5,795.64	
Total Assets, - - - - - \$		136,479.55	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$133,355.26
Interest account, - - - - -	1,595.70
" paid in advance, - - - - -	783.73
Surplus Fund, - - - - -	744.86
Total Liabilities, - - - - -	\$136,479.55

Number of open accounts October 1, 1877, 822.

Number of accounts opened during the past year, 125.

Number of accounts closed during the past year, 179.

Amount deposited, including interest credited the past year, \$38,184.78.

Amount withdrawn the past year, \$50,338.38.

Amount of interest received the past year, \$8,431.04.

Amount of interest credited to depositors the past year, \$6,566.65.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$893.67.

Amount of United States tax paid last year, none.

Total expenses, including salaries, last year, \$659.52.

Number of depositors to whom the Bank owes less than \$500, 763.

Total amount of same, \$78,634.60.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 23.

Total amount of same, \$30,856.03.

Number of depositors over \$3,000, none.

Total amount of same.

Largest amount due a single depositor, \$1,939.50.

Increase of deposits the past year. Decrease.

Rate per cent. of dividends to depositors last year, 5.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

THOMPSONVILLE SAVINGS BANK.—*Continued.*

What is the highest rate of interest received on such paper ?

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$4,500.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year ? 7 and 6.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company ? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans ? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate ? File application.

Do you keep a record of Directors (or Trustees) present and consenting to each loan ? Consult only.

How often are accounts thoroughly audited ? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees ? In July.

Average daily balance in Bank or Trust Company for past year. Have no account.

Amount of interest received on same.

Where deposited ?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest ? None.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set off, draw-back, lien, or obligation, excepting as set forth in said schedule ?

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution ? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States ? State, Indiana; County, Vanderburgh; City, Evansville; whole amount of issue, \$25,000; amount held, \$5,000; amount of improved city property, \$5,000.

OFFICERS.—President, Robert B. Morrison; Treasurer, Thomas Watson; Directors or Trustees, Niles Pease, B. F. Lord, Frederick E. Ely, L. H. Pease, John Murphy, David Burns, Thomas Mansley, A. W. Allen, James Morrison, William Calderwood; Auditors, Lyman A. Upson, Theo. I. Pease.

THOMASTON SAVINGS BANK.

G. A. STOUGHTON, *Treasurer.*

Incorporated 1874.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	66,340.00	66,340.00	
Loans on Personal Security, - - - -	9,745.21	9,745.21	
<i>Investments.</i>			
Bank Stocks:—			
30 shares Bristol National, - - - -	3,000.00	3,000.00	
5 " Exchange " Hartford, - - - -	250.00	315.00	
Expenses, - - - - -	1,224.27	1,224.27	
Cash on hand, - - - - -	1,231.01	1,231.01	
Total Assets, - - - - - \$	81,790.49	81,855.49	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$78,469.64
Interest account, - - - - -	3,385.85
Total Liabilities, - - - - -	\$81,855.49

Number of open accounts October 1, 1877, 470.

Number of accounts opened during the past year, 179.

Number of accounts closed during the past year, 69.

Amount deposited, including interest credited the past year, \$52,030.50.

Amount withdrawn the past year, \$30,330.26.

Amount of interest received the past year, \$5,098.25.

Amount of interest credited to depositors the past year, \$3,074.78.

Amount placed to surplus account for the past year, nothing.

Amount of State tax paid last year, \$388.70.

Amount of United States tax paid last year, nothing.

Total expenses, including salaries, last year, \$789.27.

Number of depositors to whom the Bank owes less than \$500, 419.

Total amount of same, \$42,767.35.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 7.

Total amount of same, \$8,295.78.

Number of depositors over \$3,000, none.

Total amount of same.

Largest amount due a single depositor, \$1,733.90.

Increase of deposits the past year, \$25,551.21.

Rate per cent. of dividends to depositors last year, 6 in January; 5 in July.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, secured by bonds, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

THOMASTON SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Two.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? No.

How often are accounts thoroughly audited? Twice each year.

When does your annual meeting occur for the choice of Directors or Trustees? Last Wednesday in July.

Average daily balance in Bank or Trust Company for past year, about \$600.

Amount of interest received on same, \$18.81.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Miles Morse; Treasurer, G. A. Stoughton; Directors or Trustees, Miles Morse, I. B. Woodward, Aaron Thomas, Edwin P. Parker, Michael Ryan, Geo. B. Pierpont, F. M. Foster, Randle T. Andrus, G. A. Stoughton; Auditors, George P. North, Albert P. Bradstreet.

UNION SAVINGS BANK OF DANBURY.

L. P. TREADWELL, *Treasurer.*

Incorporated 1866.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	335,764.00	335,764.00	335,764.00
Loans on Stocks and Bonds, - - - -	7,760.00	7,760.00	7,760.00
Loans on Personal Security, - - - -	42,317.61	42,317.61	42,317.61
<i>Investments.</i>			
Bank Stocks:—			
61 shares National Pahquioque, - - -	6,100.00	5,350.00	6,588.00
All other Assets, - - - - -	350.30	350.30	350.30
Real Estate, - - - - -	19,473.00	19,473.00	20,000.00
Cash deposited in Bank or Trust Company,	7,467.47	7,467.47	7,467.47
Cash on hand, - - - - -	6,070.04	6,070.04	6,070.04
Total Assets, - - - - - \$	425,302.42	424,552.42	426,317.42

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$411,890.94
Interest account, - - - - -	12,661.48
Total Liabilities, - - - - -	\$424,552.42

Number of open accounts October 1, 1877, 1,360.
 Number of accounts opened during the past year, 320.
 Number of accounts closed during the past year, 320.
 Amount deposited, including interest credited, the past year, \$213,582.04.
 Amount withdrawn the past year, \$205,077.37.
 Amount of interest received the past year, \$27,991.56.
 Amount of interest credited to depositors the past year, \$23,432.69.
 Amount placed to surplus account for the past year, none.
 Amount of State tax paid last year, \$2,392.57.
 Amount of United States tax paid last year, \$171.04.
 Total expenses, including salaries, last year, \$1,927.60.
 Number of depositors to whom the Bank owes less than \$500, 1,110.
 Total amount of same, \$109,824.12.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 112.
 Total amount of same, \$170,964.66.
 Number of depositors over \$3,000, 1.
 Total amount of same, \$4,449.95.
 Largest amount due a single depositor, \$4,449.95.
 Increase of deposits the past year, \$8,504.67.
 Rate per cent. of dividends to depositors last year, 6 per cent.
 When are dividends paid? October and April 1.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year, \$25,800.
 What is the highest rate of interest received on such paper? 7 per cent.
 Amount of over-due paper on hand October 1, 1877, \$500.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, \$7,500.
 Amount of income from real estate owned by you the past year, \$600.

UNION SAVINGS BANK OF DANBURY.—*Continued.*

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? Second Thursday in July.

Average daily balance in Bank or Trust Company for past year, \$3,500.

Amount of interest received on same, none.

Where deposited? National Pahquioque Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, S. C. Holley; Treasurer, L. P. Treadwell; Directors or Trustees, Henry Crofut, Almon Judd, Wm. H. Clark, F. H. Austin, George E. Ryder, Norman Hodge, Wm. J. Rider, F. A. Hull; Auditors, E. S. Judd, David G. Penfield.

WATERBURY SAVINGS BANK.

F. J. KINGSBURY, *Treasurer.*

Incorporated 1850.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,066,614.85	1,066,614.85	1,066,614.85
Loans on Stocks and Bonds, - - - -	74,700.00	74,700.00	74,700.00
Loans on Personal Security, - - - -	290,257.24	290,257.24	290,257.24
<i>Investments.</i>			
United States Bonds:—			
87,000 new '65s, } 61,000 '67s, } 2,500 '81s, }	150,500.00	157,150.00	159,746.25
- - - - -			
- - - - -			
- - - - -			
Bonds of Cities in this State:—			
Waterbury City Hall and Water Bonds, -	40,000.00	40,000.00	44,000.00
Bank Stocks:—			
40,000 Citizens' Nat'l, Waterbury, Conn., }	47,750.00	49,810.00	60,500.00
7,750 Waterbury Nat'l, " " }			
Real Estate, - - - - -	29,529.07	29,529.07	29,529.07
Cash deposited in Bank or Trust Company,	33,526.40	33,526.40	33,526.40
Total Assets, - - - - - \$	1,732,877.56	1,741,587.56	1,758,873.81

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$1,655,660.53
Interest account, - - - - -	16,776.91
Surplus Fund, - - - - -	60,000.00
All other Liabilities, - - - - -	440.12
Total Liabilities, - - - - -	\$1,732,877.56

Number of open accounts October 1, 1877, 4,120.

Number of accounts opened during the past year, 547.

Number of accounts closed during the past year, 577.

Amount deposited, including interest credited the past year, \$380,607.14.

Amount withdrawn the past year, \$370,302.55.

Amount of interest received the past year, \$105,559.48.

Amount of interest credited to depositors the past year, \$86,417.69.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$10,564.34.

Amount of United States tax paid last year, \$1,075.55.

Total expenses, including salaries, last year, \$4,800.00.

Number of depositors to whom the Bank owes less than \$500, 3,048.

Total amount of same, \$525,000.00.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 345.

Total amount of same, \$530,300.00.

Number of depositors over \$3,000, 38.

Total amount of same, \$200,000.00.

Largest amount due a single depositor, \$9,500.00.

Increase of deposits the past year, \$10,304.59.

Rate per cent. of dividends to depositors last year, 5½.

When are dividends paid? February and August.

WATERBURY SAVINGS BANK.—*Continued.*

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. Yes; we carry about \$60,000.

What is the highest rate of interest received on such paper? 6 per cent.

Amount of over-due paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from real estate owned by you the past year, \$700.00.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? By committee, yearly; by ourselves, quarterly.

When does your annual meeting occur for the choice of Directors or Trustees? Second Wednesday in June.

Average daily balance in Bank or Trust Company for past year, \$61,000.

Amount of interest received on same.

Where deposited? Citizens' National Bank, Waterbury, Conn.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, William Spencer; Treasurer, F. J. Kingsbury; Directors or Trustees, William Spencer, Charles B. Merriman, A. S. Chase, J. W. Smith, C. N. Wayland, F. L. Curtis, N. Dikeman, J. M. Burrall, F. J. Kingsbury.

WESTPORT SAVINGS BANK.

B. L. WOODWORTH, *Treasurer.*

Incorporated 1860.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		71,500.00	71,500.00
Loans on Stocks and Bonds, - - - -		800.00	800.00
Loans on Personal Security, - - - -		2,000.00	2,000.00
<i>Investments.</i>			
United States Bonds:—			
108½ Registered 5-20, 1867, - - - -	7,000.00	7,498.75	7,595.00
108½ Coupon " " - - - -	8,000.00	8,000.00	8,680.00
105½ " " 1865, - - - -	1,000.00	1,000.00	1,037.50
Bonds of Towns and Counties in this and other States:—			
Westport Town Orders, - - - -		10,000.00	10,000.00
Bank Stocks:—			
Continental Bank (70), - - - -	1,500.00	1,500.00	1,050.00
Fourth National Bank (98), - - - -	4,400.00	4,400.00	4,312.00
Manufacturers & Merchants Bank, - -	600.00	600.00	270.00
American Exchange Bank (103½), - -	1,500.00	1,650.00	1,552.50
Expenses, - - - -		68.50	68.50
Cash deposited in Bank or Trust Company, -		530.06	530.06
Cash on hand, - - - -		3,014.20	3,014.20
Total Assets, - - - - - \$		112,561.51	112,429.76

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$108,787.82
Interest account, - - - - -	1,864.59
Surplus Fund, - - - - -	1,909.10
Total Liabilities, - - - - -	\$112,561.51

Number of open accounts October 1, 1877, 462.

Number of accounts opened during the past year, 62.

Number of accounts closed during the past year, 62.

Amount deposited, including interest credited the past year, \$23,165.74.

Amount withdrawn the past year, \$24,185.93.

Amount of interest received the past year, \$6,932.85.

Amount of interest credited to depositors the past year, \$5,842.29.

Amount placed to surplus account for the past year, \$380.19.

Amount of State tax paid last year, \$720.49.

Amount of United States tax paid last year, none.

Total expenses, including salaries, last year, \$269.21.

Number of depositors to whom the Bank owes less than \$500, 406.

Total amount of same, \$48,647.11.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 20.

Total amount of same, \$32,259.62.

Number of depositors over \$3,000, 1.

Total amount of same, \$3,411.53.

Largest amount due a single depositor, \$3,411.53.

WESTPORT SAVINGS BANK.—*Continued.*

Increase of deposits the past year, nothing.

Rate per cent. of dividends to depositors last year, 3 and $2\frac{1}{2}$.

When are dividends paid? January and July.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877.

Amount of such paper which has been over due six months.

Amount of assets on which no interest or income has been derived the past year, \$4,100.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? In July.

Average daily balance in Bank or Trust Company for past year, \$5,500, estimated.

Amount of interest received on same, \$46.42.

Where deposited? Banks in New York, \$3,500; banks in Connecticut, \$2,000.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? Not to my knowledge.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, E. W. Taylor; Vice-Presidents, Geo. S. Adams, H. M. Marvin, E. S. Downes; Treasurer, B. L. Woodworth; Directors or Trustees, Wm. E. Dikeman, E. A. Williams, H. Staples, Wm. H. Marvin, H. Sherwood; Auditors, D. A. Salmon, H. E. Sherwood.

WILLIMANTIC SAVINGS INSTITUTE.

HENRY F. ROYCE, *Treasurer.*

Incorporated 1842.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	626,150.00	626,150.00	626,150.00
Loans on Stocks and Bonds, - - -	20,626.42	20,626.42	20,626.42
Loans on Personal Security, - - -	197,863.12	197,863.12	197,863.12
Loans on Municipal Security, - - -	11,870.00	11,870.00	11,870.00
<i>Investments.</i>			
United States Bonds:—			
5-20s of 1867 and 1868, - - - -	25,000.00	25,000.00	27,000.00
Bonds of Cities in other States:—			
Burlington, Iowa, - - - -	7,500.00	6,000.00	6,750.00
Bank Stocks:—			
American Exchange National, New York, -	3,300.00	3,300.00	3,560.00
Continental " " -	3,000.00	3,000.00	2,100.00
Bank of America, " " -	3,000.00	3,000.00	4,000.00
Nat. Bank of the Republic, " " -	3,000.00	3,000.00	2,850.00
Second National, Norwich, - - - -	10,000.00	10,000.00	11,500.00
Uncas " " - - - -	6,250.00	6,250.00	6,250.00
Ætna " Hartford, - - - -	2,000.00	2,000.00	2,500.00
Nat. Bank of Commerce, New London, -	6,000.00	6,000.00	6,500.00
Tolland Co. National, Tolland, - - -	5,000.00	5,000.00	5,000.00
Windham National, Windham, - - -	6,100.00	6,100.00	6,100.00
All other Assets, Taxes paid, - - -	3,292.31	3,292.31	3,292.31
Real Estate, Banking house, - - -	25,000.00	25,000.00	35,000.00
Expenses, - - - -	1,993.21	1,993.21	1,993.21
Cash deposited in Bank or Trust Company,	34,239.13	34,239.13	34,239.13
Total Assets, - - - - \$	1,001,184.19	999,684.19	1,015,144.19

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$954,857.42
Interest account, - - - -	33,091.55
Surplus Fund, - - - -	11,735.22
Total Liabilities, - - - -	\$999,684.19

Number of open accounts October 1, 1877, 3,136.

Number of new accounts opened during the past year, 390.

Number of accounts closed during the past year, 344.

Amount deposited, including interest credited the past year, \$208,569.98.

Amount withdrawn the past year, \$200,915.35.

Amount of interest received the past year, \$63,542.23.

Amount of interest credited to depositors the past year, \$50,750.84.

Amount placed to surplus account for the past year, \$1,764.12.

Amount of State tax paid last year, \$5,618.34.

Amount of United States tax paid last year, \$508.95.

Total expenses, including salaries, last year, \$3,693.73.

Number of depositors to whom the Bank owes less than \$500, 2,819.

Total amount of same, \$347,697.12.

WILLIMANTIC SAVINGS INSTITUTE.—*Continued.*

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 261.

Total amount of same, \$470,473.40.

Number of depositors over \$3,000, 1.

Total amount of same, \$4,101.99.

Largest amount due a single depositor, \$4,101.99.

Increase of deposits the past year, \$7,654.63.

Rate per cent. of dividends to depositors last year, $5\frac{1}{2}$ per cent., dividends of 3 and $2\frac{1}{2}$.

When are dividends paid? April and October.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand October 1, 1877, \$15,000.

Amount of such paper which has been over due six months, \$10,000.

Amount of assets on which no interest or income has been derived the past year, \$57,900.

Amount of income from real estate owned by you the past year, \$1,510.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times a year.

When does your annual meeting occur for the choice of Directors or Trustees? Third Monday in June.

Average daily balance in Bank or Trust Company for past year, \$34,120.

Amount of interest received on same, \$888.98.

Where deposited? Banks in Connecticut, \$34,120.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? Not to our knowledge.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, State, Illinois; County, Cook; City, Chicago; Amount, \$11,000.

OFFICERS.—President, Whiting Hayden; Treasurer, Henry F. Royce; Directors, H. F. Royce, A. B. Burleson, J. R. Arnold, H. H. Fitch, Allen Lincoln, G. B. Armstrong; Auditors, W. H. Osborn, E. S. Boss.

WINDHAM COUNTY SAVINGS BANK.

ANTHONY AMES, *Treasurer.*

Incorporated 1864.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 556,750.00		
Loans on Personal Security, - - - -	75,756.63		
<i>Investments.</i>			
United States Bonds:—			
Registered 5-20s, '68, - - - -	55,000.00		
Bonds of Towns and Counties in this and other States:—			
Middletown Town Bonds, - - - -	100,000.00		
Hartford " " - - - -	100,000.00		
Bank Stocks:—			
First National Bank, Killingly, - - -	16,000.00		
Thames National Bank, Norwich, - - -	10,000.00		
First " " " - - -	6,000.00		
Second " " " - - -	10,000.00		
Norwich " " " - - -	10,000.00		
Ninth National Bank, New York, - - -	15,000.00		
Windham County Nat'l Bank, Brooklyn, -	5,500.00		
Premium account, - - - -	348.51		
Real Estate, - - - -	40,000.00		
Expenses and Taxes, - - - -	4,576.62		
Cash deposited in Bank or Trust Company,	17,610.47		
Cash on hand, - - - -	7,850.96		
Total Assets, - - - - \$	1,030,393.19		

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$1,010,854.70
Interest account, - - - -	19,538.49
Total Liabilities, - - - -	\$1,030,393.19

Number of open accounts October 1, 1877, 2,746.

Number of accounts opened during the past year, 281.

Number of accounts closed during the past year, 222.

Amount deposited, including interest credited the past year, \$146,283.34.

Amount withdrawn the past year, \$299,511.25.

Amount of interest received the past year, \$57,314.

Amount of interest credited to depositors the past year, \$54,809.33.

Amount placed to surplus account for the past year, none.

Amount of State tax paid last year, \$5,459.25.

Amount of United States tax paid last year, \$946.94.

Total expenses, including salaries, last year, \$3,083.95.

Number of depositors to whom the Bank owes less than \$500, 2,201.

Total amount of same, \$276,072.34.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 258.

Total amount of same, \$409,343.72.

WINDHAM COUNTY SAVINGS BANK.—*Continued.*

Number of depositors over \$3,000, 18.

Total amount of same, \$75,483.37.

Largest amount due a single depositor, \$7,398.29.

Increase of deposits the past year, none.

Rate per cent. of dividends to depositors last year, 5.

When are dividends paid? April and October.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand October 1, 1877, \$59,056.63.

Amount of such paper which has been over due six months, \$59,056.63.

Amount of assets on which no interest or income has been derived the past year, \$59,056.63.

Amount of income from real estate owned by you the past year, \$787.00.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Six times a year.

When does your annual meeting occur for the choice of Directors or Trustees? In July.

Average daily balance in Bank or Trust Company for past year, \$10,471.29.

Amount of interest received on same, nothing.

Where deposited? First National Bank of Killingly.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, J. D. Bigelow; Treasurer, Anthony Ames; Directors or Trustees, Willard Leavens, Willard Day, Wm. H. Chollar, Lysander Warren, Samuel Hutchins, Simon S. Waldo, Almond M. Pain, J. Austin Williams, J. Q. A. Stone, Edward L. Cundall; Auditors, H. L. Danielson, Edward Dexter.

WINDSOR LOCKS SAVINGS BANK.

ALFRED W. CONVERSE, *Treasurer.*

Incorporated 1871.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$ 30,433.36	30,433.36	
Loans on Personal Security, - - -	300.00	300.00	
<i>Investments.</i>			
Bank Stocks:—			
50 shares First Nat'l Bank, Suffield, - -	5,000.00	6,100.00	
20 " " " " Hartford, - -	2,000.00	2,820.00	
All other Assets, Safe, Books, etc., - -	1,200.00	1,200.00	
Expenses, including State tax, - - -	519.26	519.26	
Cash deposited in Bank or Trust Company,	9,559.39	9,559.39	
Cash on hand, - - - - -	740.02	740.02	
Total Assets, - - - - -	\$ 49,752.03	51,672.03	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$51,476.19
Interest account, - - - - -	195.84
Total Liabilities, - - - - -	\$51,672.03

Number of open accounts October 1, 1877, 362.

Number of accounts opened during the past year, 54.

Number of accounts closed during the past year, 81.

Amount deposited, including interest credited the past year, \$26,401.35.

Amount withdrawn the past year, \$32,024.39.

Amount of interest received the past year, \$3,153.94.

Amount of interest credited to depositors the past year, \$2,671.24.

Amount placed to surplus account for the past year.

Amount of State tax paid last year, \$331.55.

Amount of United States tax paid last year.

Total expenses, including salaries, last year, \$187.71.

Number of depositors to whom the Bank owes less than \$500, 334.

Total amount of same, \$29,358.40.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 6.

Total amount of same, \$6,734.08.

Number of depositors over \$3,000.

Total amount of same.

Largest amount due a single depositor, \$1,302.35.

Increase of deposits the past year.

Rate per cent. of dividends to depositors last year, 3½ and 3.

When are dividends paid? April 1 and October 1.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand October 1, 1877.

Amount of such paper which has been over due six months.

Amount of assets on which no interest or income has been derived the past year, \$8,200.00.

Amount of income from real estate owned by you the past year,

WINDSOR LOCKS SAVINGS BANK.—*Continued.*

What is the highest rate of interest received on loans made the past year? 7 and 6.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? Second Thursday in July.

Average daily balance in Bank or Trust Company for past year, \$3,921.79.

Amount of interest received on same, \$101.00.

Where deposited? State Bank, Hartford.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, John B. Windsor; Treasurer, Alfred W. Converse; Directors or Trustees, John B. Windsor, James T. Coogan, Chas. E. Chaffee, J. H. Hayden, J. W. Johnson, Samuel McAuley, J. R. Montgomery, Chas. P. Clark, H. R. Coffin, Allen Pease, Eli Horton, B. M. Douglass, James Colton; Auditors, Wm. C. Anderson, Wm. Mather.

WINSTED SAVINGS BANK.

GEORGE S. ROWE, *Treasurer.*

Incorporated 1860.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		511,374.43	511,374.43
Loans on Stocks and Bonds, - - -		7,330.00	7,330.00
Loans on Personal Security, - - -		16,200.00	16,200.00
<i>Investments.</i>			
United States Bonds:—			
4 per cents, - - - - -	25,000.00	25,000.00	25,250.00
Bonds of Boroughs in this State:—			
Winsted, - - - - -	16,000.00	15,250.00	16,000.00
" Borough Orders, - - - -	6,800.00	6,800.00	6,800.00
Bonds of Towns and Counties in this and other States:—			
Cook County, Ill., - - - - -	4,000.00	4,000.00	4,200.00
Town of Winchester, Conn., - - -	35,500.00	35,500.00	35,500.00
" " Orders, - - - - -	19,500.00	19,500.00	19,500.00
Bonds of Cities in other States:—			
Chicago, Ill., - - - - -	4,000.00	4,000.00	4,320.00
" Park, Ill., - - - - -	5,313.09	5,313.09	5,153.69
Railroad Bonds:—			
Connecticut Western, - - - - -	10,000.00	5,500.00	2,600.00
Bonds of other Corporations in this and other States:—			
Des Moines School District, Iowa, - -	1,000.00	1,000.00	1,000.00
Fourth School Dist., Winchester, Orders, -	3,600.00	3,600.00	3,600.00
Bank Stocks:—			
National Bank of Commerce, N. Y., - -	5,000.00	5,000.00	6,350.00
American Exchange National Bank, - -	12,000.00	12,000.00	12,840.00
Importers & Traders " " - -	5,300.00	5,300.00	10,600.00
Fourth " " N. Y., - -	4,000.00	4,000.00	3,880.00
National Bank of Republic, - - -	3,700.00	3,700.00	3,404.00
Mechanics Banking Association, - - -	5,000.00	5,000.00	3,200.00
German American Bank, - - - -	2,500.00	2,500.00	1,550.00
Continental National Bank, - - - -	1,500.00	1,500.00	1,050.00
Hanover " " - - - -	5,000.00	5,000.00	5,000.00
Merchants " " - - - -	5,000.00	5,000.00	5,800.00
Bank of North America, - - - -	2,000.00	2,000.00	1,840.00
Hurlbut National Bank, - - - -	7,200.00	7,200.00	9,360.00
All other Assets, - - - - -	76,000.00	76,000.00	76,000.00
Real Estate, - - - - -		14,626.85	
Expenses, - - - - -		557.32	
Cash deposited in Bank or Trust Company, -		7,000.00	7,000.00
Cash on hand, - - - - -		6,256.98	6,256.98
Total Assets, - - - - - \$		823,008.67	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$749,582.14
Interest account, - - - - -	38,426.53
Surplus Fund, - - - - -	35,000.00
Total Liabilities, - - - - -	\$823,008.67

WINSTED SAVINGS BANK.—*Continued.*

Number of open accounts October 1, 1877, 2,898.
 Number of accounts opened during the past year, 388.
 Number of accounts closed during the past year, 374.
 Amount deposited, including interest credited the past year, \$209,390.91.
 Amount withdrawn the past year, \$214,922.84.
 Amount of interest received the past year, \$55,760.72.
 Amount of interest credited to depositors the past year, \$40,316.82.
 Amount placed to surplus account for the past year, nothing.
 Amount of State tax paid last year, \$4,829.11.
 Amount of United States tax paid last year, \$507.01.
 Total expenses, including salaries, last year, \$2,091.43.
 Number of depositors to whom the Bank owes less than \$500, 2,411.
 Total amount of same, about \$254,962.08.
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 176.
 Total amount of same, \$248,210.73.
 Number of depositors over \$3,000, 7.
 Total amount of same, \$29,009.33.
 Largest amount due a single depositor, \$4,967.31.
 Increase of deposits the past year.
 Rate per cent. of dividends to depositors last year, 3 per cent. January 1, 2½ per cent. July 1.
 When are dividends paid? January and July.
 Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.
 What is the highest rate of interest received on such paper? Nothing.
 Amount of over-due paper on hand October 1, 1877, none.
 Amount of such paper which has been over due six months, none.
 Amount of assets on which no interest or income has been derived the past year, \$43,586.85.
 Amount of income from real estate owned by you the past year, nothing.
 What is the highest rate of interest received on loans made the past year? 7.
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Four.
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.
 How often are accounts thoroughly audited? Twice each year.
 When does your annual meeting occur for the choice of Directors or Trustees? Third Wednesday in July.
 Average daily balance in Bank or Trust Company for past year, \$15,000.
 Amount of interest received on same, none.
 Where deposited? Hurlbut National Bank, West Winsted, Conn.
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes. States, Illinois and Iowa; whole amount of issue, \$133,000; amount you hold, \$76,000; amount of improved city property, \$52,000; amount on farms or unimproved lots, \$24,000.

OFFICERS.—President, John T. Rockwell; Treasurer, George S. Rowe; Directors or Trustees, John T. Rockwell, James R. Alvord, George Dudley, Henry Gay, Rufus E. Holmes, John G. Wetmore, Lyman R. Norton; Auditors, George Dudley, Jr., Charles B. Holmes.

WOLCOTTVILLE SAVINGS BANK.

ISAAC W. BROOKS, *Treasurer.*

Incorporated 1868.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	128,660.00	128,660.00	
Loans on Personal Security, - - - -	16,380.00	16,380.00	
<i>Investments.</i>			
United States Bonds :—			
5-20s of '67, - - - - -	7,000.00	8,502.50	
5-20s of '68, - - - - -	3,000.00	3,708.75	
4½s of '91, - - - - -	5,000.00	5,371.87	
Wolcottville School District Orders, - -	7,700.00	7,700.00	
Bank Stocks :—			
First National Bank, Litchfield, - -	2,000.00	2,200.00	
All other Assets, one safe, - - - -		100.00	
Cash deposited in Bank or Trust Co., -		5,000.00	
Cash on hand, - - - - -		3,527.74	
Total Assets, - - - - - \$		181,150.86	

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - - -	\$178,132.66
Interest account, - - - - -	2,582.65
Surplus Fund, - - - - -	435.55
Total Liabilities, - - - - -	\$181,150.86

Number of open accounts October 1, 1877, 834.

Number of accounts opened during the past year, 169.

Number of accounts closed during the past year, 92.

Amount deposited, including interest credited the past year, \$66,562.65.

Amount withdrawn the past year, \$45,550.83.

Amount of interest received the past year, \$10,613.46.

Amount of interest credited to depositors the past year, \$8,396.79.

Amount placed to surplus account for the past year, \$435.55.

Amount of State tax paid last year, \$1,023.11.

Amount of United States tax paid last year, none.

Total expenses, including salaries, last year, \$555.10.

Number of depositors to whom the Bank owes less than \$500, 721.

Total amount of same, \$75,401.27.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 41.

Total amount of same, \$55,247.39.

Number of depositors over \$3,000, none.

Total amount of same, none.

Largest amount due a single depositor, \$2,441.82.

Increase of deposits the past year, \$21,011.82.

Rate per cent. of dividends to depositors last year, 3 in January ; 2½ in July.

When are dividends paid ? January and July.

Do you buy commercial or accommodation paper ? If so, state the amount purchased the past year. No.

WOLCOTTVILLE SAVINGS BANK.—*Continued.*

What is the highest rate of interest received on such paper? None.

Amount of over-due-paper on hand October 1, 1877, none.

Amount of such paper which has been over due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$100.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$3,000.

Amount of interest received on same, none.

Where deposited? Banks in Connecticut, \$3,000.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Francis M. Holley; Treasurer, Isaac W. Brooks; Directors or Trustees, Francis M. Holley, Joseph F. Calhoun, Bradley R. Agard, Nelson Allen, Lyman W. Coe, E. A. Baldwin, Isaac W. Brooks; Auditors, P. F. Parsons, Ransom Holley, Charles F. Brooker.

WOODBURY SAVINGS BANK.

DAVID S. BULL, *Treasurer.*

Incorporated 1872.

ASSETS, OCTOBER 1, 1877.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	118,572.50	118,572.50	118,572.50
Loans on Personal Security, - - - -	4,202.00	4,202.00	4,202.00
<i>Investments.</i>			
Bank Stocks :—			
2 shares Waterbury National, - - - -	100.00	150.00	150.00
Insurance on Mortgaged Property, Builder's			
Lien, etc., - - - -	215.15	215.15	215.15
Balance of Interest due, - - - -	188.70	188.70	188.70
Real Estate, - - - -	365.50	365.50	365.50
Cash on hand, - - - -	2,357.47	2,357.47	2,357.47
Total Assets, - - - - \$	126,001.32	126,051.32	126,051.32

LIABILITIES, OCTOBER 1, 1877.

Whole amount of Deposits, - - - -	\$123,774.17
Surplus Fund, - - - -	2,052.15
All other Liabilities, - - - -	225.00
Total Liabilities, - - - -	\$126,051.32

Number of open accounts October 1, 1877, 705.

Number of accounts opened during the past year, 129.

Number of accounts closed during the past year, 82.

Amount deposited, including interest credited the past year, \$47,280.31.

Amount withdrawn the past year, \$25,815.73.

Amount of interest received the past year, \$6,695.06.

Amount of interest credited to depositors the past year, \$5,554.06.

Amount placed to surplus account for the past year, \$819.47.

Amount of State tax paid last year, \$616.44; Bank Commissioners, 6.00—\$622.44.

Amount of United States tax paid last year, none.

Total expenses, including salaries, last year, \$392.00.

Number of depositors to whom the Bank owes less than \$500, 640.

Total amount of same, \$65,972.69.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 18.

Total amount of same, \$21,973.75.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,861.49.

Increase of deposits the past year, \$21,464.58.

Rate per cent. of dividends to depositors last year, per annum, 6 and 5.

When are dividends paid? January 15th and July 15th.

Do you buy commercial or accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand October 1, 1877. See "on demand."

Amount of such paper which has been over due six months.

WOODBURY SAVINGS BANK.—*Continued.*

Amount of assets on which no interest or income has been derived the past year, \$12,015.50.

Amount of income from real estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? To April 20—21, 7 per cent.; 6 since.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? No rule.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on real estate? Usually.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? Monday following June 17.

Average daily balance in Bank or Trust Company for five months, \$1,450.00.

Amount of interest received on same, \$16.40.

Where deposited? Elton Banking Co., Waterbury; closed March 3, 1877.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, George B. Lewis; Treasurer, David S. Bull; Directors or Trustees, George B. Lewis, Edward Cowles, Horace D. Curtiss, Vice-Presidents, Scovill Nettleton, Michael T. Skelly, George P. Allen, David C. Porter, Charles C. Mitchell, Benjamin S. Russell; Auditors, Benjamin Fabrique, Asahel W. Mitchell.

BANKS OF DISCOUNT.



STATEMENT
OF THEIR CONDITION,

October 1, 1877.



CITY BANK, NEW HAVEN.

ASSETS.

Banking House, - - - - -	\$20,000.00
Other Real Estate, what it consists of, and where located :—Brooklyn Property, - - - - -	4,000.00
Specie, - - - - -	1,000.00
U. S. Demand Notes and National Bank Bills, - - - - -	39,377.00
Amount due from Banks in New York and Boston, - - - - -	63,761.46
Amount due from other Banks, - - - - -	48,564.58
Checks on other Banks, - - - - -	13,662.45
Cash Items, - - - - -	1,888.30
United States Securities, - - - - -	325,781.07
Railroad Bonds and Stocks, - - - - -	14,599.35
Suspense Account, - - - - -	61,596.63
Expense Account, - - - - -	2,926.76
Loans and Bills discounted due the Bank :—	
Discounted for parties in this State, - - - - -	429,905.51
Discounted for parties out of this State, - - - - -	29,717.51
Discounted for Directors, - - - - -	38,355.60
Total Resources, - - - - -	<u>\$1,095,136.22</u>

LIABILITIES.

Whole amount of Capital Stock paid in, - - - - -	\$500,000.00
Bills of the Bank in circulation, - - - - -	9,900.00
Amount due to Banks in this State - - - - -	10,889.68
Amount due to Banks out of this State, - - - - -	81,026.26
Deposits, - - - - -	376,636.55
Dividends unpaid, - - - - -	1,044.00
Surplus Funds, - - - - -	100,000.00
Profit and Loss, - - - - -	15,639.73
Total Liabilities, - - - - -	<u>\$1,095,136.22</u>

Past Due Paper, meaning all paper past due and unpaid, October 1, 1877, \$21,594.61.

Highest amount of Liability of any one Director, \$15,000.

Highest amount of Liability of any person other than a Director, \$24,500.

Highest amount of Liability of any one Firm or Corporation, \$31,948.69.

Amount of Stock owned by Directors, 259 shares.

Estimated Loss upon the present assets of the Bank, uncertain.

Par Value of Stock, \$100.

Market Value, \$115.

Rate per cent. of last Dividend declared, and when paid, 3 per cent, July 1, 1877.

GEORGE W. CURTIS, President.

SAMUEL LLOYD, Cashier.

DIRECTORS.—Geo. W. Curtis, Atwater Treat, John W. Mansfield, Wooster A. Ensign, Geo. H. Watrous, David T. Hotchkiss, Frederic Ives, James D. Dewell, Henry C. Shelton.

CONNECTICUT RIVER BANKING COMPANY.

ASSETS.

Banking House, - - - - -	\$25,642.80
Other Real Estate, what it consists of, and where located :—in Brooklyn, N.Y.,	1,012.90
U. S. Demand Notes, }	
Specie, }	664.49
Bills of other solvent Banks, - - - - -	6,526.00
Amount due from Banks in New York and Boston, - - - - -	93,348.86
Amount due from other Banks, - - - - -	29,331.45
Checks on other Banks, - - - - -	9,306.63
Cash Items, - - - - -	17.00
Connecticut River Company Stock, - - - - -	18,000.00
Suspense account, \$78,624.99, }	
Less Profit and Loss, 64,043.87, }	14,581.12
Over Drafts, - - - - -	7,603.04
Loans and Bills discounted due the Bank :—	
Discounted for parties in this State, - - - - -	317,778.16
Discounted for parties out of this State, - - - - -	6,700.00
Discounted for Directors, - - - - -	12,086.68
Total Resources, - - - - -	\$542,599.13

LIABILITIES.

Whole amount of Capital Stock paid in, - - - - -	\$250,000.00
Amount due to Banks in this State, - - - - -	7,164.90
Amount due to Banks out of this State, - - - - -	42,978.36
Deposits, - - - - -	242,399.37
Dividends unpaid, - - - - -	56.50
Total Liabilities, - - - - -	\$542,599.13

Highest amount of Liability of any one Director, \$9,150.

Highest amount of Liability of any person other than a Director, \$16,500.

Highest amount of Liability of any one Firm or Corporation, \$25,215.

Amount of Stock owned by Directors, 383 shares.

Par Value of Stock, \$50.

Market Value, \$40.

Rate per cent. of last Dividend declared, and when paid : name the month, year, and per cent., 3 per cent., July 1, 1876.

SAMUEL E. ELMORE, President.

MILES W. GRAVES, Cashier.

DIRECTORS.—John P. Ford, S. G. Farnham, Jr., Richard W. H. Jarvis, Samuel E. Elmore, Herbert R. Coffin, George M. Welch, Flavius A. Brown, John C. Parsons.

MECHANICS' BANK, NEW HAVEN.

ASSETS.

Banking House, - - - - -	\$14,000.00
Other Real Estate, what it consists of, and where located:—	
Machine Shop, corner Chapel and Wallace streets, - - - - -	11,895.55
House, Elm street, - - - - -	15,815.30
Specie, - - - - -	2,303.85
U. S. Demand Notes, }	
Bills of other Solvent Banks, }	
Amount due from Banks in New York and Boston, - - - - -	102,113.32
Amount due from other Banks, - - - - -	32,919.65
Checks on other Banks, - - - - -	24,959.35
Cash Items, - - - - -	14,875.21
Stock of the Bank owned by the same, 1 share.	
United States Securities, - - - - -	69,337.50
Chicago & Rock Island Bonds, - - - - -	9,258.75
Bills Receivable, - - - - -	2,000.00
Over Drafts, - - - - -	89.30
Expense account, - - - - -	1,445.36
Loans and Bills discounted due the Bank:—	
Discounted for parties in this State, - - - - -	231,118.20
Discounted for parties out of this State, - - - - -	21,839.83
Discounted for Directors, - - - - -	16,500.00
Total Resources, - - - - -	\$587,517.17

LIABILITIES.

Whole amount of Capital Stock paid in, - - - - -	\$300,000.00
Bills of the Bank in circulation, - - - - -	8,735.00
Amount due to Banks out of this State, - - - - -	59,445.13
Deposits, - - - - -	206,490.19
Dividends unpaid, - - - - -	268.30
Surplus Funds, - - - - -	6,049.22
Earnings since last Dividend, }	
Profit and Loss, }	6,529.33
Total Liabilities, - - - - -	\$587,517.17

Past Due paper, meaning all paper past due and unpaid October 1, 1877, \$31,289.51.

Highest amount of Liability of any one Director, \$15,000.

Highest amount of Liability of any person other than a Director, \$25,697.18.

Highest amount of Liability of any one Firm or Corporation, \$39,042.90.

Amount of Stock owned by Directors, \$7,320.

Estimated Loss upon the present assets of the Bank, no estimate.

Par Value of Stock, \$60.

Market Value, \$61.

Rate per cent. of last Dividend declared, and when paid, January 2, 1877, 3 per cent.

JOHN P. TUTTLE, President.

CHARLES H. TROWBRIDGE, Cashier.

CHARLES S. LEETE, Vice-President.

DIRECTORS.—Henry White, Thomas R. Trowbridge, Charles S. Leete, Henry L. Cannon, Ruel P. Cowles, John P. Tuttle, Maier Zunder, Edwin F. Mersick, Joel A. Sperry.

STATE BANK, HARTFORD.

ASSETS.

Banking House, - - - - -	\$40,000.00
Other Real Estate, what it consists of, and where located :—Sheldon Street, Hartford, Conn., - - - - -	5,122.35
Specie, - - - - -	3,500.00
U. S. Demand Notes, - - - - -	5,692.33
Silver and Nickel, - - - - -	
Bills of other solvent Banks, - - - - -	183,328.01
Amount due from Banks in New York and Boston, - - - - -	
Amount due from other Banks, - - - - -	48,522.16
Checks on other Banks, - - - - -	7,620.25
Cash Items, - - - - -	105.83
Internal Revenue Stamps, - - - - -	172.24
Non-Resident Tax, - - - - -	21.85
Over Drafts, - - - - -	818.82
Loans and Bills Discounted due the Bank :—	
Discounted for parties in this State, - - - - -	674,442.53
Discounted for parties out of this State, - - - - -	15,000.00
Discounted for Directors, - - - - -	111,388.50
Total Resources, - - - - -	\$1,095,734.87

LIABILITIES.

Whole amount of Capital Stock paid in, - - - - -	\$400,000.00
Bills of the Bank in circulation, - - - - -	9,636.00
Amount due to Banks in this State, - - - - -	44.00
Amount due to Banks out of this State, - - - - -	153,223.73
Deposits, - - - - -	467,804.36
Dividends unpaid, - - - - -	844.00
Profit and Loss, - - - - -	64,182.78
Total Liabilities, - - - - -	\$1,095,734.87

Past Due Paper, meaning all paper past due and unpaid, October 1, 1877, \$8,316.92.

Amount of Stock owned by Directors, 1,215 shares.

Estimated Loss upon the present assets of the Bank, \$6,000 to \$8,000.

Par Value of Stock, \$100.

Market Value, \$110.

Rate per cent. of last Dividend declared, and when paid: name the month, year, and per cent., 3 per cent., July, 1877.

C. H. BRAINARD, President.

GEO. F. HILLS, Cashier.

DIRECTORS.—C. H. Brainard, Asa S. Porter, Wm. Gay, Joseph Toy, Chas. I. Hills, A. C. Hotchkiss, P. Jewell, N. Hollister, E. T. Welles.

TRUST COMPANIES.



COPIES
OF THEIR REPORTS.

CONNECTICUT TRUST AND SAFE DEPOSIT CO.

ASSETS.

Specie, - - - - -	\$1,815.00
U. S. Demand Notes, }	
Bills of Solvent Banks, }	18,250.00
Amount due from Banks, Bankers, or Trust Cos. in New York and Boston,	56,895.79
Amount due from other Banks, Bankers, or Trust Cos., - - -	65,575.18
Checks on other Banks or Trust Cos., - - - - -	11,257.48
Cash items, including scrip and nickels, - - - - -	159.06
United States Securities, - - - - -	66,924.25
Suspense Account, - - - - -	19,000.00
Profit and Loss, - - - - -	4,205.64
Internal Revenue Stamps, - - - - -	60.00
Over Drafts, - - - - -	1,526.99
Taxes paid, - - - - -	1,423.62
Expense Account, - - - - -	4,477.07
Amount of Notes and Bills Discounted, - - - - -	453,950.50
Amount of Demand Loans, - - - - -	35,101.45
Total Resources, - - - - -	\$740,622.03

LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -	\$300,000.00
Amount due to Banks, Bankers, or Trust Cos. in this State, - - -	132,320.75
Amount due to Banks, Bankers, or Trust Cos. out of this State, - - -	3,860.03
Deposits, - - - - -	288,396.18
Earnings since last Dividend, - - - - -	16,045.07
Total Liabilities, - - - - -	\$740,622.03

Amount of paper past due and unpaid, October 1, 1877, \$32,444.35.

Daily Average of Funds or Securities available as a reserve during the last three months, including U. S. Bonds, \$88,949.

Highest amount of Liability of any one Director, \$45,000.

Highest amount of Liability of any person other than a Director, \$20,000.

Highest amount of Liability of any one Firm or Corporation, \$30,000.

Amount of Stock owned by Directors, \$69,200.

Par Value of Stock, \$100 per share.

Market Value, \$80 per share.

Rate per cent. of last Dividend declared, and when paid, 3 per cent., Nov. 1, 1876.

E. B. WATKINSON, President.

W. H. BUELL, Treasurer.

DIRECTORS.—Jas. Goodwin, Chas. H. Brainerd, Geo. S. Gilman, Edw'd B. Watkinson, Geo. Roberts, H. C. Robinson, Henry Keney, Geo. L. Chase, G. F. Davis, Chas. H. Smith, Chas. H. Northam, Chas. Boswell, John B. Corning, Henry Corning, Asa S. Porter.

EQUITABLE TRUST CO.

ASSETS.

Mortgage Loans, - - - - -	\$887,380.56
Mortgage Notes, representing difference between Interest received and that paid on Bonds sold, - - - - -	210,523.80
Amount due from Banks, Bankers, or Trust Cos. in New York and Boston, - - - - -	7,939.99
Amount due from other Banks, Bankers, or Trust Cos., - - - - -	2,011.28
Due from Baring Bros. & Co., London, - - - - -	24,127.88
Cash Items, including Scrip and Nickels, - - - - -	3,304.36
United States Securities, 200,000 currency 6s, - - - - -	240,000.00
Bills Receivable, - - - - -	2,197.42
Interest due and accrued, - - - - -	118,337.17
Insurance and Taxes, - - - - -	12,804.21
Real Estate, - - - - -	197,534.74
Overdrafts, - - - - -	243.86
Expense Account, - - - - -	2,648.96
Total Resources, - - - - -	\$1,709,054.23

LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -	\$1,000,000.00
Installments to new Stock, - - - - -	237,361.17
Amount due to Banks, Bankers, or Trust Cos. out of this State, - - - - -	50,000.00
Guaranty Reserve, - - - - -	200,000.00
Profit and Loss, - - - - -	160,429.68
Insurance Collections, - - - - -	44,694.95
Other Liabilities:—	
Guaranteed Coupons, - - - - -	\$8,000.00
Tax Reserve, - - - - -	5,000.00
Commission Reserve, - - - - -	3,332.68
Sundries, - - - - -	235.75
Total Liabilities, - - - - -	\$1,709,054.23

Amount of guaranteed Real Estate Mortgage Bonds outstanding, \$8,497,000.

Daily Average of Funds or Securities available as a reserve during the last three months, no Liabilities requiring reserve.

Highest amount of Liability of any one Director, nothing.

Highest amount of Liability of any person other than a Director, all Liabilities secured by Mortgage on Real Estate.

Highest amount of Liability of any one Firm or Corporation, see preceding answer.

Amount of Stock owned by Directors, 4,175 shares.

Estimated Loss upon the present assets of your Co., nothing.

Par Value of Stock, \$100.

Market Value, \$100.

Rate per cent. of last Dividend declared, and when paid, $3\frac{1}{2}$ per cent., September, 1877.

JONATHAN EDWARDS, President.

JOHN ROCKWELL, Supervisor of Loans.

HENRY R. PAYSON, Gen'l West'n Manager.

HENRY R. BOND, Sec. and Treas.

EDWIN S. MARSTON, Ass. Sec. and Treas.

ALEXANDER & GREEN, AUGUSTUS BRANDEGEE, Attorneys and Counsellors.

DIRECTORS.—John Jacob Astor, Charles Barns, Wm. H. Barns, Henry R. Bond, Augustus Brandegee, Charles Butler, Robert Codman, Robert Coit, Edmund Davis, Geo. W. Duer, Jonathan Edwards, Ashbel Green, J. N. Harris, Adrien Iselin, A. Iselin, Jr., Eugene Kelly, Robert Lenox Kennedy, Geo. DeForest Lord, John D. Maxwell, Joseph Patterson, Henry E. Pierrepont, Robert Ray, Wm. Remsen, Geo. A. Robbins, James A. Roosevelt, J. Gregory Smith, Gustav Stellwag, Geo. H. Stuart, C. A. Williams, Samuel Willets, Charles Stewart Wurts.

HARTFORD TRUST COMPANY.

ASSETS.

Real Estate,—Hartford Trust Co. Block, corner Main St. and Central Row,	\$250,000.00
Specie,	2,000.00
U. S. Demand Notes, }	
Bills of solvent Banks, }	21,640.00
Amount due from Banks, Bankers, or Trust Cos. in New York and Boston,	74,562.85
Amount due from other Banks, Bankers, or Trust Cos.,	8,188.64
Checks on other Banks or Trust Cos.,	6,585.08
Cash Items, including Scrip and Nickels,	1,829.24
United States Securities,	121,183.22
Bonds,—Hartford, Providence & Fishkill R. R., 1st mortgage,	11,705.00
Norwich & Worcester R. R., 1st mortgage,	51,240.00
Maine Real Estate, special account,	2,605.42
Overdrafts,	3,470.79
Taxes paid,	2,277.20
Expense Account,	1,857.22
Interest Account,	397.09
Amount of Notes and Bills Discounted,	409,393.86
Amount of Demand Loans,	10,175.00
Total Resources,	\$979,110.61

LIABILITIES.

Whole amount of Capital Stock paid in, in Cash,	\$250,000.00
Amount due to Banks, Bankers, or Trust Cos. in this State,	34,033.75
Amount due to Banks, Bankers, or Trust Cos. out of this State,	71.36
Deposits,	653,644.74
Dividends unpaid,	1,792.00
Surplus Funds,	30,000.00
Earnings since last Dividend,	4,290.00
Profit and Loss,	1,799.25
Suspense Account,	3,479.51
Total Liabilities,	\$979,110.61

Amount of paper past due and unpaid, October 1, 1877, awaiting settlement of estate \$22,578.

All other past due paper, \$19,948.52.

Daily Average of Funds or Securities available as a reserve during the last three months, { Currency, \$39,355.
Government Bonds, \$121,150.

Highest amount of Liability of any one Director, \$20,618.46.

Highest amount of Liability to any person other than a Director, \$25,000.00.

Highest amount of Liability of any one Firm or Corporation, \$27,000.

Amount of Stock owned by Directors, \$118,900.

Estimated Loss upon the present assets of your Company, \$1,630.34.

Par Value of Stock, \$100.

Market Value, \$75.

Rate per cent. of last Dividend declared, and when paid: name the month, year, and per cent., 2 per cent., July, 1877.

CHARLES M. POND, President.

DAVID GALLUP, Vice-President.

R. W. FARMER, Secretary and Treasurer.

DIRECTORS —Charles M. Pond, J. C. Walkley (C. O. Life Ins. Co.), J. G. Batterson (Trav. Ins.), R. D. Hubbard, Thos. O. Enders, Ezra Hall, H. Kellogg (Pt. Phx. Ins. Co.), C. Howard, Z. A. Storrs, Jos. Bishop, W. S. Pierson, D. Gallup, C. B. Erwin, R. D. Hawley, C. M. Joslyn.

MERCHANTS LOAN AND TRUST COMPANY.

ASSETS.

Bills of solvent Banks,	-	-	-	-	-	-	-	-	-	\$4,136.00
Amount due from Banks, Bankers, or Trust Cos. in New York and Boston,	-	-	-	-	-	-	-	-	-	17,054.66
Amount due from other Banks, Bankers, or Trust Cos.,	-	-	-	-	-	-	-	-	-	15,260.89
Checks on other Banks or Trust Cos.,	-	-	-	-	-	-	-	-	-	1,231.23
Cash items, including scrip and nickels,	-	-	-	-	-	-	-	-	-	429.91
Stock of your own or other Cos. or Corporations,	-	-	-	-	-	-	-	-	-	11,500.00
Furniture and Fixtures,	-	-	-	-	-	-	-	-	-	1,600.00
Taxes paid,	-	-	-	-	-	-	-	-	-	539.70
Expense Account,	-	-	-	-	-	-	-	-	-	1,319.28
Amount of Notes and Bills Discounted,	-	-	-	-	-	-	-	-	-	138,628.21
Amount of Demand Loans,	-	-	-	-	-	-	-	-	-	101,424.60
Amount Loaned on Mortgage Security,	-	-	-	-	-	-	-	-	-	24,550.00
Total Resources,	-	-	-	-	-	-	-	-	-	\$317,674.48

LIABILITIES.

Whole amount of Capital Stock paid in, in Cash,	-	-	-	-	-	-	-	-	-	\$50,975.00
Amount of Capital Stock not paid in but secured by Notes,	-	-	-	-	-	-	-	-	-	49,025.00
Amount due to Banks, Bankers, or Trust Cos. in this State,	-	-	-	-	-	-	-	-	-	15,290.77
Deposits,	-	-	-	-	-	-	-	-	-	192,365.26
Dividends unpaid,	-	-	-	-	-	-	-	-	-	310.00
Surplus Funds,	-	-	-	-	-	-	-	-	-	5,000.00
Earnings since last Dividend,	-	-	-	-	-	-	-	-	-	3,532.02
Profit and Loss,	-	-	-	-	-	-	-	-	-	869.37
Interest Account,	-	-	-	-	-	-	-	-	-	272.23
Stamp Account,	-	-	-	-	-	-	-	-	-	34.83
Total Liabilities,	-	-	-	-	-	-	-	-	-	\$317,674.48

Amount of paper past due and unpaid, October 1, 1877, \$1,476.76.

Daily Average of Funds or Securities available as a reserve during the last three months, \$43,537.90.

Highest amount of Liability of any one Director, \$2,000.

Highest amount of Liability of any person other than a Director, \$6,000.

Highest amount of Liability of any one Firm or Corporation, \$10,000.

Amount of Stock owned by Directors, \$47,400.

Estimated Loss upon the present assets of your Company, none.

Par Value of Stock, \$100.

Market Value, \$110.

Rate per cent. of last Dividend declared, and when paid, 5 per cent., June 27, 1877.

WM. C. JILLSON, President.

ANSEL ARNOLD, Vice-President.

O. H. K. RISLEY, Sec'y and Treas.

DIRECTORS.—Wm. C. Jillson, Ansel Arnold, O. H. K. Risley, J. M. Johnson, Hyde Kingsley, G. C. Johnson, S. G. Risley, J. N. Stickney, A. T. Fowler, E. S. Henry.

MIDDLESEX BANKING CO.

ASSETS.

Real Estate, what it consists of, and where located :—In Indianapolis, cost,	-	\$6,606.07
Safe Deposit Safe and Furniture,	- - - - -	5,277.19
Safe Deposit rents due,	- - - - -	159.00
Amount due from other Banks, Bankers, or Trust Cos.,	- - - - -	704.21
Cash Items, including Scrip and Nickels,	- - - - -	22.20
Expense Account,	- - - - -	635.48
Interest accrued,	- - - - -	920.50
Amount Loaned on Mortgage Security,	- - - - -	39,409.63
Total Resources,	- - - - -	\$53,734.28

LIABILITIES.

Whole amount of Capital Stock paid in, in Cash,	- - - - -	\$50,000.00
Surplus Funds,	}	
Earnings since last Dividend,		
Profit and Loss,		3,183.69
Other Liabilities,	- - - - -	550.59
Total Liabilities,	- - - - -	\$53,724.28

Highest amount of Liability of any one Director, \$1,200, secured.

Highest amount of Liability of any person other than a Director, \$10,000, secured.

Highest amount of Liability of any one Firm or Corporation, none.

Amount of Stock owned by Directors, 297 shares.

Estimated Loss upon the present assets of your Co., none.

Par Value of Stock, \$100.

Market Value, \$100.

Rate per cent. of last Dividend declared, and when paid, 4 per cent., July, 1877.

R. N. JACKSON, President.

A. G. PETTIBONE, Vice-President.

C. E. JACKSON, Secretary.

DIRECTORS.—B. Douglas, J. M. Douglas, C. E. Jackson, R. Frisbie, R. N. Jackson, A. Stoner, J. M. Kitchen, W. W. Coe, W. D. Walcott, A. G. Pettibone, B. D. Walcott, M. E. Vinton, W. N. Jackson, E. A. Quintard, J. H. Ruddell.

SECURITY COMPANY.

ASSETS.

Banking House, Safes and Furniture,	- - - - -	\$850.00
Cash on Deposit in this City,	- - - - -	16,451.66
U. S. Demand Notes,	{ - - - - -	2,658.00
Bills of solvent Banks,	{ - - - - -	
Amount due from Banks, Bankers, or Trust Cos. in New York and Boston,	- - - - -	46,297.67
Amount due from other Banks, Bankers, or Trust Cos.,	- - - - -	22,711.43
Checks on other Banks or Trust Cos.,	- - - - -	109.70
Cash Items, including Silver and Nickels,	- - - - -	138.76
United States Securities, D. of C. 3.65s, \$75,000,	- - - - -	57,000.00
Bonds:—2d Ecclesiastical Society of Hartford,	- - - - -	\$500
Hartford, Providence & Fishkill Railroad Bonds,	- - - - -	10,600
North Canaan Town	" - - - - -	8,000
East Hartford	" - - - - -	1,000
Peoria, Illinois, City	" - - - - -	1,000
Stillwater, Minn.,	" - - - - -	500
Philadelphia & Reading Railroad, 1st morg.	" - - - - -	2,080
		<hr/> 23,680.00
Expense Account,	- - - - -	2,889.92
Interest accrued on Mortgage Loans,	- - - - -	6,580.00
Amount of Notes and Bills Discounted,	{ All on Collateral Security, - }	83,761.67
Amount of Demand Loans,	{ - - - - - }	29,700.00
Amount Loaned on Mortgage Security,	- - - - -	201,150.00
		<hr/>
Total Resources,	- - - - -	\$493,978.81

LIABILITIES.

Whole amount of Capital Stock paid in, in Cash,	- - - - -	\$200,000.00
Amount due to Banks, Bankers, or Trust Cos. out of this State,	- - - - -	34,158.41
Deposits,	- - - - -	240,631.11
Dividends unpaid,	- - - - -	405.00
Earnings since last Dividend,	- - - - -	11,794.36
Profit and Loss,	- - - - -	6,848.63
Other Liabilities,	- - - - -	141.30
		<hr/>
Total Liabilities,	- - - - -	\$493,978.81

Amount of paper past due and unpaid, October 1, 1877, nothing.

Daily Average of Funds or Securities available as a reserve during the last three months, \$56,027.58.

Highest amount of Liability of any one Director, \$15,000.00.

Highest amount of Liability of any person other than a Director, \$15,000.00.

Amount of Stock owned by Directors, 490 shares.

Estimated Loss upon the present assets of your Co., none.

Par Value of Stock, \$100.

Market Value, \$96.

Rate per cent. of last Dividend declared, and when paid, July 1, 1877, 3 per cent.

ROBERT E. DAY, President.

W. L. MATSON, Treasurer.

JOHN C. ABBOT, Secretary.

DIRECTORS.—Robert E. Day, T. M. Allyn, Newton Case, Wm. R. Cone, Thomas O. Enders, James C. Jackson, Carlos C. Kimball, William L. Matson, John C. Parsons, Asa S. Porter, Thomas Smith, Cassius Welles, John H. White, Leverett Brainard, John C. Abbot.

THAMES LOAN AND TRUST CO.

Real Estate, what it consists of, and where located :—Indianapolis, Ind.,	
House and Lot, bought at Foreclosure Sale, - - - - -	\$3,000.00
Amount due from other Banks, Bankers, or Trust Cos., - - - - -	2,000.00
Due from Individuals, - - - - -	1,378.70
Amount of Notes and Bills discounted, - - - - -	40,149.62
Amount Loaned on Mortgage Security, - - - - -	140,900.00
<hr/>	
Total Resources, - - - - -	\$187,428.32

LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -	\$100,000.00
Amount due to Banks, Bankers, or Trust Cos. in this State, - - - - -	8,758.54
Deposits, - - - - -	44,299.36
Surplus Funds, - - - - -	25,000.00
Profit and Loss, - - - - -	1,327.44
Other Liabilities, - - - - -	8,042.98
<hr/>	
Total Liabilities, - - - - -	\$187,428.32

Amount of paper past due and unpaid, October 1, 1877, none.

Daily Average of Funds or Securities available as a reserve during the last three months, more than \$40,000.

Highest amount of Liability of any one Director, none.

Highest amount of Liability of any person other than a Director, \$25,000—Mortgage.

Amount of Stock owned by Directors, 420 shares.

Estimated Loss upon the present assets of your Co., none.

Par Value of Stock, \$100.

Market Value, \$100.

Rate per cent. of last Dividend declared, and when paid, October 1, 1877, 2½ per cent. ; dividends payable April 1, October 1, January 1, July 1.

FRANKLIN NICHOLS, President.

EDWARD N. GIBBS, Treasurer.

DIRECTORS.—F. Nichols, E. Learned, J. L. Hubbard, L. Blackstone, T. P. Norton, Gardner Greene, H. H. Osgood, John Mitchell, Edward N. Gibbs, L. F. S. Foster, T. L. Sayler, James O. Sweet.

THOMPSONVILLE TRUST COMPANY.

ASSETS.

Real Estate, what it consists of, and where located,	-	-	-	-	-	\$1,006.19
Amount due from Banks, Bankers, or Trust Cos. in New York and Boston,	-	-	-	-	-	2,853.66
Amount due from other Banks, Bankers, or Trust Cos.,	-	-	-	-	-	5,221.76
Cash items, including scrip and nickels,	-	-	-	-	-	2,160.47
United States Securities,	-	-	-	-	-	1,000.00
Bonds,—30 shares Hartford Carpet Company,	-	-	-	-	-	6,127.50
15 “ National Fire Insurance Company,	-	-	-	-	-	2,062.50
15 “ Aetna “ “ “	-	-	-	-	-	3,097.50
Internal Revenue Stamps,	-	-	-	-	-	30.00
Overdrafts,	-	-	-	-	-	218.43
Taxes paid,	-	-	-	-	-	943.31
Expense Account,	-	-	-	-	-	1,646.25
Amount of Notes and Bills Discounted,	-	-	-	-	-	34,452.52
Amount Loaned on Mortgage Security,	-	-	-	-	-	10,000.00
Total Resources,	-	-	-	-	-	\$70,820.09

LIABILITIES.

Whole amount of Capital Stock paid in, in Cash,	-	-	-	-	-	\$25,000.00
Deposits,	-	-	-	-	-	37,237.00
Earnings since last Dividend,	-	-	-	-	-	4,326.75
Profit and Loss,	-	-	-	-	-	4,256.34
Total Liabilities,	-	-	-	-	-	\$70,820.09

Amount of paper past due and unpaid, October 1, 1877, \$6,571.60.

Rate per cent. of last Dividend declared, and when paid, 3 per cent., October 2, 1876.

JOHN L. HOUSTON, President.

THOMAS WATSON, Cashier.

DIRECTORS.—John L. Houston, R. B. Morrison, Thomas Watson, George H. Barber, Theo. I. Pease, Lyman A. Upson, L. H. Pease, Joseph N. Allen, Franklin Smith.

UNITED STATES TRUST COMPANY.

ASSETS.

Specie, - - - - -	\$1,740.15
Bills of solvent Banks, - - - - -	3,784.00
Amount due from Banks, Bankers, or Trust Cos. in New York and Boston, - - - - -	2,941.06
Amount due from other Banks, Bankers, or Trust Cos., - - - - -	24,666.18
Cash items, including scrip and nickels, - - - - -	2,272.96
Furniture, - - - - -	2,792.25
Overdrafts, - - - - -	315.84
Taxes paid, - - - - -	1,164.11
Expense Account, - - - - -	3,051.19
Amount of Notes and Bills Discounted, - - - - -	273,291.51
Amount of Demand Loans, - - - - -	43,747.83
Amount Loaned on Mortgage Security, - - - - -	12,082.12
Total Resources, - - - - -	\$371,849.20

LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -	\$100,000.00
Deposits, - - - - -	261,454.90
Earnings since last Dividend, - - - - -	7,865.34
Profit and Loss, - - - - -	2,528.96
Total Liabilities, - - - - -	\$371,849.20

Amount of paper past due and unpaid, September 30, 1877, \$16,632.34.

Daily Average of Funds or Securities available as a reserve during the last three months, \$59,867.00.

Highest amount of Liability of any one Director, \$24,300.

Highest amount of Liability of any person other than a Director, \$10,000.

Highest amount of Liability of any one Firm or Corporation, \$13,250.

Amount of Stock owned by Directors, 590.

Estimated Loss upon the present assets of your Company, none.

Par Value of Stock, \$100.

Rate per cent. of last Dividend declared, and when paid, 3 per cent., Nov. 1, 1876.

MORGAN G. BULKELEY, President.

HENRY L. BUNCE, Sec'y and Treas.

DIRECTORS.—T. O. Enders, M. G. Bulkeley, W. H. Bulkeley, James Campbell, John R. Hills, Samuel E. Elmore, Frank Bulkeley.

WILLIMANTIC TRUST CO.

Specie, - - - - -	\$694.00
U. S. Demand Notes, }	
Bills of solvent Banks, }	9,075.00
Amount due from Banks, Bankers, or Trust Cos. in New York and Boston, -	11,354.60
Amount due from other Banks, Bankers, or Trust Cos., - - - -	6,461.27
Checks on other Banks or Trust Cos., - - - - -	2,942.45
Cash Items, including Scrip and Nickels, - - - - -	322.51
Stock of your own or other Cos. or Corporations, - - - - -	42,525.00
Profit and Loss, - - - - -	8,299.48
Bonds:	
B., C. R. & N. R. R. 1st Mortgage, - - - - -	4,500.00
N. H., Middletown & Willimantic R. R. 1st Mortgage, - - - - -	1,250.00
Internal Revenue Stamps, - - - - -	50.00
Overdrafts, - - - - -	5,788.78
Taxes paid, - - - - -	553.26
Expense Account, - - - - -	1,805.41
Suspense Account, - - - - -	15,035.59
Amount of Notes and Bills discounted, - - - - -	167,887.26
Amount Loaned on Mortgage Security, - - - - -	30,000.00
Total Resources, - - - - -	\$308,544.61

LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -	\$100,000.00
Amount due to Banks, Bankers, or Trust Cos. in this State, - - - -	2,088.02
Amount due to Banks, Bankers, or Trust Cos. out of this State, - - -	2,695.71
Deposits, - - - - -	199,780.35
Dividends unpaid, - - - - -	130.00
Earnings since May 1, 1877, - - - - -	3,850.53
Total Liabilities, - - - - -	\$308,544.61

Amount of paper past due and unpaid, October 1, 1877, about \$20,000.

Daily average of Funds or Securities available as a reserve during the last three months, \$46,811.79.

Highest amount of Liability of any one Director, nothing.

Highest amount of Liability of any person other than a Director, \$5,000.

Highest amount of Liability of any one Firm or Corporation, \$16,019.01.

Amount of Stock owned by Directors, \$17,300.

Estimated Loss upon the present assets of your Co., \$10,000.

Par Value of Stock, \$100.

Market Value, \$75.

Rate per cent. of last Dividend declared, and when paid, May, 1876, 3 per cent.

ALLEN LINCOLN, President.

CHAS. L. BOTTUM, Vice-President.

HENRY F. ROYCE, Secretary and Treasurer.

DIRECTORS.—G. S. Moulton, A. B. Burleson, C. L. Bottum, G. B. Armstrong, E. B. Smith, James Burnett, Allen Lincoln, Chas. Smith, J. M. Alpaugh, C. E. Carpenter, J. G. Keigwin, C. A. Capen.

STATEMENT OF TOTAL RESOURCES AND LIABILITIES
OF TRUST COS. AND JOINT STOCK BANKING
CORPORATIONS, OCTOBER 1, 1877.

ASSETS.

Real Estate, -	-	-	-	-	-	-	-	-	-	-	\$498,364.59
Demand Notes, -	-	-	-	-	-	-	-	-	-	-	75,138.00
Due from Banks, -	-	-	-	-	-	-	-	-	-	-	466,720.81
Checks and Cash Items, -	-	-	-	-	-	-	-	-	-	-	40,304.28
Furniture and Fixtures, -	-	-	-	-	-	-	-	-	-	-	5,242.25
Expenses and Interest, -	-	-	-	-	-	-	-	-	-	-	166,270.95
Overdrafts, -	-	-	-	-	-	-	-	-	-	-	11,564.69
Stocks and Bonds, -	-	-	-	-	-	-	-	-	-	-	708,580.30
Notes Discounted, -	-	-	-	-	-	-	-	-	-	-	1,838,166.68
Demand Loans, -	-	-	-	-	-	-	-	-	-	-	220,148.88
Mortgage Loans, -	-	-	-	-	-	-	-	-	-	-	1,555,996.11
Total Assets, -	-	-	-	-	-	-	-	-	-	-	<u>\$5,586,497.54</u>

LIABILITIES.

Capital Stock, -	-	-	-	-	-	-	-	-	-	-	\$2,562,361.17
Due to Banks, -	-	-	-	-	-	-	-	-	-	-	291,425.70
Dividends unpaid, -	-	-	-	-	-	-	-	-	-	-	2,637.00
Surplus and Interest, -	-	-	-	-	-	-	-	-	-	-	545,295.32
Deposits, -	-	-	-	-	-	-	-	-	-	-	<u>2,184,778.35</u>
Total Liabilities, -	-	-	-	-	-	-	-	-	-	-	<u>\$5,586,497.54</u>

A CONDENSED STATEMENT OF THE TOTAL RESOURCES

No.	SAVINGS BANKS.	Loans on Real Estate.	Loans on Stocks and Bonds.	Loans on Personal Security.	Invested in Bank Stocks.	Railroad Stocks and Bonds.	U. S. Bonds.
1	Berlin Savings Bank,	\$ 23,596.31		\$ 5,500.00			
2	Bridgeport Savings Bank,	2,380,521.00	\$ 69,050.00		\$ 58,240.00	\$ 7,280.00	\$ 500,000.00
3	Bristol Savings Bank,	322,951.00		6,035.00	23,600.00		
4	Brooklyn Savings Bank,	202,685.00	850.00		1,200.00		
5	City Savings Bank, Meriden,	43,950.00			55,626.00		
6	Canaan Savings Bank,	22,353.00	490.00	3,345.48	3,503.87		2,402.50
7	Chelsea Savings Bank,	1,709,994.88	420,160.55	21,441.70	105,100.00	269,000.00	261,800.00
8	Chester Savings Bank,	18,875.00	600.00	575.00			
9	Citizens' Savings Bank, Stamford,	354,047.00	20,705.00		22,450.00		59,300.00
10	City Savings Bank, Bridgeport,	1,132,720.62	25,282.00		44,966.00		59,093.00
11	Colchester Savings Bank,	21,001.35		8,568.60			
12	Collinsville Savings Bank,	157,225.14		39,598.55		1,800.00	
13	Connecticut Sav. B'k, New Haven,	1,878,025.00			95,100.00		420,000.00
14	Cromwell Dime Savings Bank,	51,339.00		2,790.15		1,870.93	
15	Deep River Savings Bank,	238,743.50	11,012.00		42,302.41		23,000.00
16	Derby Savings Bank,	892,228.74	31,700.00		73,800.00		132,000.00
17	Dime Savings Bank, Hartford,	500,097.00	26,863.99		18,873.81		
18	Dime Savings Bank, Middletown,	70,135.00		2,200.00	3,062.00		
19	Dime Savings Bank, Norwich,	870,782.50	95,621.65	24,350.00	5,525.25	47,380.00	17,523.00
20	Dime Savings Bank, Thompson,	118,150.00		62,339.00	8,928.00		
21	Dime Savings Bank, Waterbury,	460,960.00	8,000.00	21,987.06	64,039.50		50,832.00
22	Dime Savings Bank, Wallingford,	44,970.00		9,287.69			
23	Dime Savings Bank, Willimantic,	114,071.00		48,542.52	21,028.00		
24	Eastford Savings Bank,	33,085.93		21,765.73	3,080.00		
25	Essex Savings Bank,	299,409.00	27,900.00	20,016.90	28,232.74		24,418.75
26	Fairfield County Savings Bank,	156,907.50	3,000.00	5,200.00	15,966.63		7,726.25
27	Falls Village Savings Bank,	263,468.66	65,222.06		25,865.00	26,000.00	6,226.50
28	Farmers and Mechanics Savings Bank, Middletown,	1,133,243.69	10,493.41	5,500.00	11,400.00		
29	Farmington Savings Bank,	1,241,232.00	5,900.00	205,050.00	135,100.00	2,000.00	70,000.00
30	Freestone Savings Bank, Portland,	281,167.00	4,380.00	3,750.00	35,000.00		
31	Greenwich Savings Bank,	69,940.74	150.00	2,814.99			
32	Groton Savings Bank,	395,750.93			68,825.60		
33	Guilford Savings Bank,	20,295.00	400.00	695.00	2,450.00		2,197.50
34	Higginan Savings Bank,	4,557.00		2,100.00	2,500.00		
35	Jewett City Savings Bank,	73,385.00	800.00	2,865.00	42,262.00		
36	Litchfield Savings Bank,	415,937.00	19,350.00	20,800.00	78,568.73	2,000.00	10,000.00
37	Mariners Sav. Bank, New London,	676,249.00	5,200.00	30,300.00	101,853.50	10,000.00	47,290.62
38	Mechanics Savings Bank, Hartford,	956,759.00	10,200.00	10,730.00	139,400.00		
39	Mechanics and Farmers Savings Bank, Bridgeport,	17,380.00		1,955.00			
40	Meriden Savings Bank,	1,134,845.00		12,500.00	85,000.00		27,500.00
41	Middletown Savings Bank,	3,734,151.45	52,931.00	63,746.88	257,278.00	38,239.00	610,875.00
42	Modus Savings Bank,	75,435.00	1,750.00	2,550.00	3,881.00		
43	Milford Savings Bank,	20,650.00			2,185.00		
44	Mechanics Savings Bank, Winsted,	59,435.00		24,206.62			
45	National Sav. Bank, New Haven,	456,186.58	1,850.00	16,767.55	28,787.25		
46	Naugatuck Savings Bank,	31,100.00		2,460.00			
47	New Canaan Savings Bank,	193,044.61	6,600.00	71,591.65	19,500.00		
48	New Hartford Savings Bank,	3,625.00		400.00			
49	New Haven Savings Bank,	3,311,733.99	6,000.00	5,325.00	26,070.00		758,700.00
50	New Milford Savings Bank,	327,634.69	3,347.00	34,102.34	21,700.00		40,100.00
51	Newtown Savings Bank,	225,452.15		46,201.04	17,400.00		14,000.00
52	Norwalk Savings Society,	1,272,996.26	123,665.00	128,961.47	17,446.14		176,912.50
53	Norfolk Savings Bank,	63,533.50		7,141.11	500.00		4,500.00
54	Norwich Savings Bank,	3,591,545.49	202,845.00	458,077.67	161,700.00	149,659.00	1,932,435.30
55	Peoples Savings Bank, Bridgeport,	799,055.00	71,600.00	15,100.00			48,000.00
56	Peoples Savings Bank, Rockville,	91,931.00		4,539.06	52,555.50		
57	Putnam Savings Bank,	659,423.50	31,205.95	92,497.94	114,500.00		72,290.00
58	Ridgefield Savings Bank,	44,827.75		16,503.01	5,850.00		
59	State Savings Bank, Hartford,	1,704,072.19	23,850.00	14,900.00	170,708.00		
60	Stafford Savings Bank,	189,900.21	1,000.00		102,551.00		
61	Stafford Savings Bank,	883,422.00	38,150.00	4,960.00	6,937.00		168,000.00
62	Salisbury Savings Bank, Lakeville,	290,007.68		190,133.25	10,300.00		
63	Savings Bank of Ansonia,	235,450.00		16,510.00	19,860.00		
64	Savings Bank of Danbury,	1,439,501.50	10,500.00	53,088.59	82,506.50		64,130.65
65	Savings Bank of New Britain,	615,803.00	3,300.00	4,650.00	17,244.50		11,100.00
66	Savings Bank of New London,	1,586,629.28	54,200.00	10,500.00	305,740.00	148,800.00	325,000.00
67	Savings Bank of Rockville,	261,546.48	3,550.00	60,554.73	123,620.15		
68	Savings Bank of Stafford Springs,	165,353.22	7,833.35	11,349.07	46,000.00	10,000.00	12,500.00
69	Savings Bank of Tolland,	194,074.50	3,000.00	3,850.00	33,100.00		
70	Society for Savings, Hartford,	6,279,250.00	25,725.00	133,812.95	166,900.00	136,275.00	825,000.00
71	Stonington Savings Bank,	436,517.00	19,000.00	69,400.00	39,600.00	38,291.75	15,825.00
72	Southington Savings Bank,	217,930.68	5,000.00	3,300.00	16,530.08		
73	South Norwalk Savings Bank,	71,980.06	3,575.00	3,825.00	1,500.00		
74	Southport Savings Bank,	327,070.35	5,000.00		21,700.00		40,000.00
75	Suffield Savings Bank,	71,675.00	3,550.00		21,300.00	6,000.00	
76	Thompsonville Savings Bank,	21,215.84		4,212.50	36,255.57	2,500.00	
77	Thomaston Savings Bank,	66,340.00		9,745.21	3,315.00		
78	Union Savings Bank, Danbury,	335,764.00	7,760.00	42,317.61	5,350.00		
79	Waterbury Savings Bank,	1,066,614.85	74,700.00	290,257.24	47,750.00		150,500.00
80	Westport Savings Bank,	71,500.00	800.00	2,000.00	8,150.00		16,498.75
81	Willimantic Savings Institute,	626,150.00	20,626.42	197,863.12	47,650.00		25,000.00
82	Windham County Savings Bank,	556,750.00		75,756.63	72,500.00		55,000.00
83	Windsor Locks Savings Bank,	30,453.36		300.00	8,920.00		
84	Winsted Savings Bank,	511,374.43	7,330.00	16,200.00	58,200.00	5,500.00	25,000.00
85	Wolcottville Savings Bank,	128,680.00		17,380.00	2,200.00		16,583.12
86	Woodbury Savings Bank,	118,572.50		4,202.00	150.00		
		52,337,212.99	1,683,574.38	2,830,672.60	3,801,939.73	902,595.68	7,129,260.34

AND LIABILITIES OF SAVINGS BANKS, OCTOBER 1, 1877.

No.	Real Estate owned.	Invested in Town, City, and State Bonds.	Cash on Hand.	Other Assets.	Total Assets.	Deposits.	Other Liabilities.	Interest and Surplus.	Total Liabilities.
1			\$ 74.10		\$ 29,100.41	\$ 27,848.78		\$ 1,251.63	\$ 29,100.41
2	\$ 78,421.63	\$190,500.00	45,042.27		3,329,054.90	3,197,489.21	\$9,885.87	121,679.52	3,329,054.90
3	5,000.00		13,596.78		369,821.78	359,261.85		10,559.93	369,821.78
4	45,244.68	52,811.25	5,010.62	\$ 189.95	316,577.87	310,661.48	9.40	6,906.99	316,577.87
5			5,010.62		104,586.62	101,870.68		2,715.94	104,586.62
6		4,300.00	5,679.54	139.12	42,213.51	40,198.40		2,015.11	42,213.51
7	144,642.03	133,200.00	85,356.22	645.96	3,151,271.34	3,106,499.70	20,675.46	24,096.18	3,151,271.34
8			1,824.70		21,874.70	21,712.33		162.37	21,874.70
9	7,100.00	90,000.00	5,184.79		558,786.79	553,419.36		5,367.43	558,786.79
10	63,799.74	518,964.00	1,061.25		1,854,886.61	1,667,203.63	175,000.00	12,682.98	1,854,886.61
11		13,766.70	1,672.19		45,008.84	44,596.95		411.89	45,008.84
12	41.57		15,921.00	645.06	215,226.42	210,371.15		4,857.27	215,226.42
13	62,620.17	106,200.00	22,152.36	494.76	2,584,592.29	2,541,568.11	39.78	42,984.40	2,584,592.29
14	2,000.00	7,740.00	3,297.86	3,182.22	72,220.16	70,468.66		1,751.50	72,220.16
15	1,184.35	52,300.00	12,188.50	751.14	381,481.90	368,330.07		13,151.83	381,481.90
16		36,800.00	4,601.02		1,171,129.76	1,105,823.63		65,306.08	1,171,129.76
17	69,890.00		8,988.83	5,223.35	619,936.98	597,208.99		22,727.99	619,936.98
18			351.57	1,091.04	76,839.61	1,581.61	3,202.28	1,755.72	76,839.61
19	56,551.47	5,000.00	55,233.91	20,549.94	1,197,817.72	1,172,100.14		25,717.58	1,197,817.72
20			15,272.09	65.90	204,754.99	197,544.07		6,910.92	204,754.99
21			25,093.01	756.00	631,667.57	613,941.84		17,725.73	631,667.57
22	700.00		1,101.01	341.00	56,399.70	54,952.78	160.00	1,286.92	56,399.70
23			23,728.61	107.00	207,477.13	204,577.13		2,900.00	207,477.13
24			2,800.00	4,471.43	65,203.09	61,106.38		4,096.71	65,203.09
25	5,571.63	59,565.00	27,548.38	1,195.46	493,857.86	476,134.73	22.86	17,700.27	493,857.86
26		12,387.50	3,714.69	790.87	205,693.44	199,785.87		5,907.57	205,693.44
27	29,840.28	20,532.50	3,554.40	737.59	441,747.29	436,480.57		5,266.72	441,747.29
28									
29	57,522.97	395,880.00	23,072.04	6,415.91	1,643,527.42	1,510,898.90	98,000.00	34,628.52	1,643,527.42
30	3,000.00		21,410.73	1,000.00	1,684,682.73	1,607,658.45		77,024.28	1,684,682.73
31	28,500.00	54,000.00	535.79	1,493.03	408,825.82	368,680.28	38,500.00	1,645.54	408,825.82
32		2,650.00	11,205.36	273.92	87,035.01	84,733.10		2,301.91	87,035.01
33	32,023.98	90,000.00	8,992.43		595,592.94	586,479.83		9,113.11	595,592.94
34			2,379.97		28,341.47	27,635.79		705.68	28,341.47
35			32.86	817.65	10,007.51	9,276.51		731.00	10,007.51
36			2,158.00	157.63	121,627.83	119,805.75	402.88	1,419.00	121,627.83
37	5,421.94	210,675.00	4,744.57	497.50	768,014.74	747,596.53		20,418.21	768,014.74
38	73,735.85	102,154.50	26,879.38	239.41	1,073,642.26	1,052,651.79		20,990.47	1,073,642.26
39	61,600.00	70,000.00	74,202.43	5,835.47	1,328,726.90	1,267,704.97		61,021.93	1,328,726.90
40									
41	20,000.00	1,540.00	2,397.26	675.00	22,407.26	22,072.36		334.90	22,407.26
42	231,851.82	848,224.00	8,048.26	800.00	1,290,233.26	1,218,411.50	10,879.43	71,821.76	1,290,233.26
43	1,980.00	5,550.00	85,511.81	8,794.12	5,932,503.08	5,753,978.61	2.90	167,945.02	5,932,503.08
44		1,300.00	3,052.17		95,188.17	92,062.97		3,125.20	95,188.17
45			4,668.34	97.00	29,100.34	28,368.01		732.33	29,100.34
46			5,328.04	1,224.04	90,213.70	88,016.34		2,197.36	90,213.70
47	5,277.51	13,460.00	29,945.04		552,273.93	534,659.07		17,614.86	552,273.93
48			2,338.47		35,898.47	34,802.22		1,096.25	35,898.47
49		3,000.00	314.77	17,687.29	311,738.32	296,570.57		15,167.75	311,738.32
50			12.06	110.98	4,148.04	3,610.93		537.09	4,148.04
51	71,588.20	304,645.00	62,837.08	19,086.85	4,565,985.12	4,293,366.08	5,583.16	267,036.36	4,565,985.12
52	23,242.01	44,099.46	21,050.87	4,430.61	509,708.98	480,990.95		28,718.03	509,708.98
53	2,500.00		12,717.20		318,270.39	306,478.42	3,761.93	8,030.04	318,270.39
54	48,048.47	89,650.00	4,917.87	41,457.56	1,984,629.27	1,938,734.69		45,894.58	1,984,629.27
55	3,775.00	17,950.00	5,150.19	1,220.02	103,769.82	99,433.60		4,336.22	103,769.82
56	132,003.80	860,494.50	340,947.17	5,899.76	7,835,607.69	7,561,567.84	24,141.29	249,988.56	7,835,607.69
57	45,622.36	245,795.50	24,797.41	5,098.17	1,255,068.44	1,194,647.50	825.00	59,595.94	1,255,068.44
58		40,000.00	9,077.77	519.03	158,622.36	154,312.02		4,310.34	158,622.36
59	15,000.00		16,742.72	4,934.66	1,046,749.77	1,033,150.12		13,599.65	1,046,749.77
60	130.00		2,876.07	618.06	70,824.89	69,124.34		1,700.55	70,824.89
61	91,797.60	31,236.50	58,558.68	6,783.46	2,101,906.43	2,070,781.34	58.05	3,067.01	2,101,906.43
62		15,000.00	10,250.19	1,596.06	320,297.46	314,667.51		5,629.95	320,297.46
63		187,441.64	54,530.10	2,447.72	1,345,888.46	1,271,267.96		74,620.50	1,345,888.46
64	8,500.00	59,800.00	18,177.67		576,918.60	539,173.76	13,264.70	24,480.14	576,918.60
65	3,500.00		3,295.19	969.07	279,584.26	273,504.28		6,079.98	279,584.26
66	151,051.85	120,417.83	22,581.85		1,943,881.76	1,875,077.45		70,804.31	1,943,881.76
67	25,142.99	65,000.00	7,360.23	1,305.88	850,960.60	800,438.17		41,468.43	850,960.60
68	60,161.84	837,500.00	36,229.16	9,140.69	3,374,000.97	3,282,671.97		91,329.00	3,374,000.97
69	4,503.73	2,000.00	10,314.47	1,609.21	467,698.76	448,096.52		19,602.24	467,698.76
70	9,777.48	5,000.00	8,556.21	6,044.85	282,414.18	274,948.15		7,466.03	282,414.18
71	29,080.80		1,913.76	7,214.18	266,233.24	260,135.36		6,097.88	266,233.24
72	182,500.00	436,730.00	357,516.25	13,545.83	8,559,255.03	8,211,142.43		348,112.60	8,559,255.03
73	74,420.07	29,250.00	3,233.37	7,340.11	732,877.30	700,304.65		32,572.65	732,877.30
74	6,227.00		4,624.47		253,612.23	243,975.82	4,784.59	9,637.12	253,612.23
75	10,744.76	11,100.00	1,176.22	1,176.22	106,573.38	98,067.87		8,731.42	106,573.38
76	10,000.00	180,000.00	3,819.47	1,831.32	595,421.14	586,140.52		9,280.62	595,421.14
77			258.07	703.06	103,986.13	99,019.03		4,967.10	103,986.13
78			5,795.64		136,479.55	133,355.26		3,124.29	136,479.55
79			1,321.01	1,224.27	81,855.49	78,469.64		3,385.85	81,855.49
80	19,473.00		13,537.51	350.30	424,552.42	411,890.94		12,661.48	424,552.42
81	29,529.07	40,000.00	33,526.40		1,732,877.56	1,655,660.53	440.12	76,776.91	1,732,877.56
82		10,000.00	4,541.26	68.50	112,561.51	108,957.82		3,773.69	112,561.51
83	25,000.00	17,870.00	34,239.13	5,283.52	999,684.19	958,457.42		44,226.77	999,684.19
84	40,000.00	200,000.00	25,461.43	4,925.13	1,030,393.19	1,010,584.70		19,803.49	1,030,393.19
85			10,299.41	1,719.26	51,672.03	51,476.19		195.84	51,672.03
86	14,626.55	94,963.09	13,556.98	76,537.32	823,008.67	749,582.14		73,426.53	823,008.67
87		7,700.00	8,527.74	100.00	181,150.86	178,132.66		3,018.20	181,150.86
88	365.50		2,357.47	403.85	126,051.32	123,774.17	225.00	2,052.15	126,051.32
89									
90									
91									
92									
93									
94									
95									
96									
97									
98									
99									
100	2,208,474.00	7,057,743.97	2,009,361.47	313,103.57	80,273,938.73	77,214,372.36	409,864.52	2,649,701.85	80,273,938.73



RAILROADS
OF
CONNECTICUT
TO ACCOMPANY THE REPORT OF THE
RAILROAD COMMISSIONERS,
1878.
PREPARED BY
S.D. TILDEN, HARTFORD.

0 3 6 12 18
Scale

TWENTY-FIFTH ANNUAL REPORT
OF THE
RAILROAD COMMISSIONERS

OF THE
STATE OF CONNECTICUT,
FOR 1878,

TO WHICH ARE ADDED

STATISTICAL TABLES COMPILED FROM THE ANNUAL
RETURNS FOR 1877 OF THE RAILROAD
COMPANIES IN THIS STATE.

Printed by Order of the Legislature.

HARTFORD:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1878.

State of Connecticut.

To the Honorable General Assembly of the State of Connecticut, January Session, A. D. 1878.

We present the Twenty-fifth Annual Report of the Railroad Commissioners, as follows :

Fifty years have passed since the first railroads, the Quincy in Massachusetts, and the Mauch Chunk in Pennsylvania, were opened for use, and now there are over eight hundred companies operating very nearly eighty thousand miles of road. Just forty years have passed since the Stonington & Providence railroad, the first in this State, was opened, and a quarter of a century since this Board was organized—years which have brought extraordinary prosperity to enterprises of which but little was expected, and bankruptcy to many which were commenced with every prospect of success. No year of the twenty-five has been more marked by an absence of activity in our State in railroad enterprises, than that last past; not only has there not been a spadefull of earth upturned, in any new work, but scarcely even a rumor of a project has called for a moment's notice; and now that our State constitution forbids "town aid" to these undertakings, we do not anticipate being called upon to approve the location of any independent lines for some time to come. The old roads may build branches and extensions, as their real or supposed interest may require, but nothing more. Still, railroad prophesying has never proved a success, and we, like others, may soon have to recall our words. The tendency to increase, by legislation, the obstacles to be overcome by promoters of new lines, at the same time that the difficulties of raising capital are greatest, is not confined to our own State or nation. The same condition of things in England has called out an editorial in one of the most influential scientific papers there, which says, in words of wide application, that

this movement, though perhaps quite unintentionally, is entirely in the interest of existing companies. The more the new ones are fettered, the better it is for the old ones, while the public, who are benefited, either as passengers or owners of merchandise, by every new mile of railway that is made, suffer in consequence. To which, of course, it may be answered, that the tax upon the community to build and sustain these new lines, or the loss entailed if they are not sustained, may more than counterbalance the advantages claimed above, and that when the railroad fever is on, the people are not to be trusted to decide wisely, and that therefore the people of to-day are justified in saying to the people of to-morrow, "We will restrict you in the exercise of your powers in this direction."

Seventeen years ago, the Commissioners said it was "generally conceded that Connecticut" had "all the railroads needed for its business," and very much the same thing would be now said. Yet, in 1861, there were but six hundred miles of road in the State, as against nine hundred and twenty-two miles now, and the number of corporations but half as many, yet the net earnings of the roads then existing have increased from \$1,301,662.20 to \$3,808,953.96, even in this period of depression, and though none of the roads since built are dividend paying, and in all have but \$397,634.54 of net earnings, sufficient only to pay seventy-five per cent. of even their present reduced bonded debt, to say nothing of taxes, yet but a small portion of those upon whom the burden of their construction has most severely fallen, regret that they were built.

INCREASE OF CAPITAL STOCK.

Many of the misfortunes which have befallen railroad properties, and wrongs in their management, are attributed, if not attributable, to the issue, in the past, of fictitious stock, or stock for which no value was given. So far as this is a thing of the past, however great the evil, it has gone beyond our reasonable control; but its repetition in the future should be strictly guarded against, and our State legislatures ought not to allow a board of directors, or even stockholders, to

increase the capital stock of their companies at will. It may be right to issue stock to represent the earnings which have actually gone into construction, but of these issues without payment, one of our best financial papers says: "They are almost always made for the purpose of covering up something, or deceiving the public. Increased dividends on the paid-up stock, where they are earned, would be the more open course." And again it says such issues should be allowed "in some cases, perhaps, but only after an official inquiry should determine that the new stock is for earnings to an equal amount, which had gone into construction." In this connection, we would call attention to our own law upon this subject, which is very lax. It provides "that in case the capital stock of any railroad company is found to be insufficient, it may, with the concurrence of two-thirds in amount of the stock represented at a meeting of stockholders, called for that purpose, increase its capital stock to such amount as may be required for the purposes of said road, and in such manner and on such terms as may be prescribed by said meeting." It will be observed that there is no limitation whatever, either as to the amount to which, the purpose for which, or the terms upon which this increased stock may be issued, save only the approval of a two-thirds vote of the stock represented, which is rather a nominal than an actual restraint, since whatever the directors and a few large stockholders might agree upon would in practice receive the two-thirds vote of the stock *represented*. It may be urged that the fear of legislative action would prevent any gross scandal of this kind, and undoubtedly so long as our companies remain under the management of Connecticut men, there is not much to fear in this direction. But if the law is not right, it ought not to remain on our statute book, and it ought not to be possible for foreign holders of our stocks (and more than \$18,000,000, or sixty-five per cent., of the stock of our dividend-paying roads is held out of the State) to bring upon Connecticut the disgrace which would follow such unlimited issue. By the laws of Massachusetts, such increased stock can only be disposed of at public auction, and for actual cash paid. The

law there provides that when a railroad corporation has authority to increase its capital stock, all shares shall be offered for sale to the highest bidder at public auction in the City of Boston, and after full notice of the time and place of sale. The number of shares which may be sold in any one day is also limited by law, nor can any share be sold, or issued for a less sum, to be actually paid in cash, than the par value thereof. When taken in connection with such requirements as the above, the provisions of our own statutes will be seen to be exceedingly loose; and we recommend that they be so amended as to require the approval of the legislature, or some other tribunal, both as to the amount to which, and the terms upon which an increase of stock may be made.

A bill based upon the same idea was introduced into the last General Assembly, requiring that all leases made by a railroad company for a longer period than twelve months should be ratified by three-fourths of the capital stock. The author of this bill, we take it, supposed that the statute which provides that any railroad company may make lawful contracts with any other railroad company with whose railway its track may connect or intersect, in relation to its business or property, and may take a lease of the property or franchise of, or lease its property or franchises to any such railway company, conferred upon the directors of a company the power to make a binding contract of this character without special authority from the stockholders. If this is so, then the directors of a railroad company have it in their power, by making a perpetual lease, to virtually sell the property of their stockholders without their knowledge and consent—a power we do not believe the Legislature ever intended to confer, and one which, if it exists, ought to be limited. Whether the assent of three-fourths of the stock should be required is questionable, but that the assent of at least one-half of the stock should be required, seems to us indisputable.

STRIKES.

No railroad report for the year 1877 would be regarded as complete which did not at least allude to the railroad strikes

and their attendant lawlessness, which for the time paralyzed trade over a large section of our country. They did not come unheralded ; local strikes preceded, and our own State, among others, sought to provide against them by stringent legislation. When ended, we congratulated ourselves that they had not entered our borders. The discussion as to their causes and effects filled the newspapers and magazines of the day, and the various lessons they taught, or were claimed to teach, were all made plain. So far as it was the peculiarity of our situation and the natural features of our roads which gave us immunity, we may hope for the same exemption for the same reason in the future. If there was anything in the management of our companies that helped us in that emergency, we should see to it that the same characteristics are preserved.

That we have no long lines, with great connecting points, where multitudes are congregated but for the time, and whose employés are kept from their homes night after night, who therefore naturally become a class without social restraint, is a natural feature to our advantage, and one which our managers have taken advantage of in so far as possible arranging the running of their trains as to bring their men back to the restraining and cultivating influences of fixed abodes, and encouraging them in the establishment of homes of their own. So in part it has come about that very many of our railroad employés, even of the more common class, have become small property-holders, than which nothing more tends to the production of the law-abiding citizen.

That our dividend-paying roads, which establish the standard of wages, have continued to pay at a rate much higher than the ante-war prices, and at a rate which, if not quite what could be desired, is conceded to be reasonable, did undoubtedly contribute to our exemption from disturbance. The interest of the employer in the employed, as shown by reasonable wages, has also frequently been evinced in prompt recognition of marked devotion to duty. In such ways as these a feeling of community of interest with their employers has, as we believe, been cultivated among our railroad men, so that the talk of the conflict between labor and capital, by

demagogues too lazy to labor to gain capital, affects them but little. Between them and their employers there can be no conflict, though there may be honest disagreement.

IRON *vs.* STEEL.

We referred in our last report to the fact that Mr. I. Lowthian Bell, a Cleveland (Eng.) ironmaster, and a metallurgist of distinction, claimed to have discovered a process by which iron rails could be manufactured which would be more durable than the perfected Bessemer steel, at an increased expense of only about five dollars per ton over that of ordinary iron. The announcement of this alleged discovery by Mr. Bell, owing to his great and deserved reputation, caused for the time being a slight depression in the shares of the steel rail making companies, and raised proportionately greater hopes in the minds of the iron rail makers. But the expectation of Mr. Bell seems to have been in a degree colored by his natural desire to revive the drooping business of the iron rail trade, and not to have been fully borne out by experience. The process is claimed by some to have been an old one tried in Wales many years ago, and abandoned as unsuccessful. Laboring alike in the interests of science, of the iron rail manufacturers, and of the North-Eastern Railway Company, of which he is a director, Mr. Bell has continued his experiments, though he himself says that at the present relative prices of iron and steel rails, the last costing only about two and a half dollars per ton the most in England, it is useless to hope that the former could compete for a place in the market, at all events when the rails are intended to be subjected to the wear of a heavy traffic. Mr. Bell's experiments are now being chiefly directed to the attempt to eliminate the sulphur from the crude ore so as to make it fit for the steel manufacturer.

The dullness in the iron trade has caused new uses to be sought for iron. The Belgian government has appointed a committee expressly to investigate this subject, and the Minister of Public Works particularly urges the matter, and has had encouraging experiments made in substituting iron for

wooden railroad ties. The station yard at Pesth, Hungary, has all its tracks laid on such ties made in Belgium, and they are in use in Germany, and the Indian government is about to try some such arrangement quite extensively. The use of unyielding material for ties has been tried in this country, and proved a failure, and so long as timber is as abundant as at present, we shall have no need to seek a substitute, though 350,000 ties were used in renewals in this State the past year.

The superior quality of our own Salisbury iron for many purposes has been recognized ever since the early settlement of the country, and the car wheels of the Barnum Richardson Company have an almost world-wide reputation; but the very limited demand from new roads, and the general depression on all, has caused a period of comparative stagnation at these mines. The series of interesting articles just published in the *Railroad Gazette*, will, we trust, call a practical attention to these ores, and, with the exact and scientific tests made by Professor Thurston of the Stevens Institute of Technology, stimulate a demand therefor.

Professor Thurston concludes his report by saying: "In all valuable qualities the Salisbury irons . . . are exceptionally excellent. In combined strength, elasticity, ductility, resilience, and in homogeneousness, both in structure and as to strain, and in uniformity of quality in the several samples, they are proven to be very superior metals."

While these and kindred efforts are being made to bring employment to the iron makers, efforts are also being made to extend the use of steel in various railroad structures, and a committee of the British Board of Trade has recommended that the employment of steel in engineering structures should be authorized by the board under certain conditions, as that it should be cast steel, or steel made by some process of fusion, subsequently rolled or hammered, and of a tough and ductile quality, and that the greatest load which could be brought upon a bridge, in addition to its own weight, should not produce a greater strain in any part than six and a half tons per square inch, except in cases where after consideration, it be specially permitted.

We last year entered very fully into this subject of steel rails, and should not now again refer to it at any length, except for its great practical importance, and the manifest economy, as we think, in the use of steel rails by every road having any sort of a traffic. This is so far recognized that only four companies laid any iron rails during the year, using 853 tons, while 11,532 tons of steel rails were laid, being a far greater amount than in any previous year. The Colchester railway, upon which the iron rails taken up on the Boston & New York Air Line road were laid, is not included in these figures.

The life of a steel rail, it is true, is not yet absolutely determined. The engineers of the Rhenish railways report that from the wear and tear of Bessemer steel rails, for seven years, on level and open portions of their lines, they calculate these rails will remain serviceable for twenty years, or longer, with a traffic of 1,420,000 tons per annum on the average. Of the 514,801 rails laid on the Cologne-Minden Railway, up to the close of 1876, only 1,935, or 0.376 per cent. had become unfit for use, and had been replaced by new rails, while the average wear or reduction in height, during twelve years, was less than .19 of an inch. How long these rails are likely to last upon our own roads can be imagined when we remember that the freight traffic of our roads averages only 164,739 tons.

The price of the Bessemer rail in England, as we have said, is only about two and one half dollars more than iron, while here it is eight or ten dollars more. The eleven steel rail works in this country have a capacity greater than the demand, and by competing with each other, and with iron rails, have brought the price down to about \$42 a ton. So low has it fallen that a combination of all the Bessemer rail manufacturers is reported to advance the price. The only competition these works at present have, except with each other, is with the iron rail works, and this is slight. No foreign competition is to be feared, until the price here shall very considerably advance, since the duty on imported steel rails is \$25.20 a ton, which, added to the cost there of about

\$36 and freight, gives a wide margin for American steel rail makers over their present price.

Whether the quality of the Bessemer rail is kept up to that standard which gave it its first reputation, is at present a matter somewhat of conjecture. Some authorities claim that owing to the process of manufacture the quality must necessarily be always the same; this is denied by others. Mr. Bell says that there is no doubt that rails made to all appearances in the same manner differ considerably in quality when measured by their powers of endurance, and that from this uncertainty even steel rails are not entirely exempt. A slight confirmation of this view may, perhaps, be found in the experience of one of our railroad companies in regard to the liability to break of steel rails while being straightened or curved for the track. This company have laid 2,208 tons of Bessemer rails, all made by one of our best American rail-makers, almost every rail of which has passed through the straightener, and never till the last lot did one fail under the process; but out of the last lot of six hundred tons, three rails were broken in this way. When broken, the rails appeared to be of perfect quality, and though no nick was observed at the point of rupture, the cause may have been some injury received after leaving the rolling-mill. We have only the fact that none of the former lots broke, while these did.

GRADE CROSSINGS.

These remain a prolific source of trouble; in the first instance, as regards granting permission to make them, and then to take proper action in regard to necessary protection from danger at them.

On the 24th of May last the City of Bridgeport brought its petition to the Commissioners, therein representing that the public interest required, and the city desired, that one or more highways should be laid out and constructed across and upon a level with the track of the New York, New Haven & Hartford Railroad Company, within the limits of that city, and praying the permission of the Board thereto. On the 6th of June we met the parties pursuant to notice, when it

appeared that the highways in question were the streets known as Iranistan Avenue, Wordin Avenue, Clinton Avenue, Howard Avenue, Hancock Avenue, Holland Avenue, and Bedford Avenue, and that these streets had long been in use with crossings at grades, though never authorized. We therefore, on consideration, allowed them to remain as laid out; and since it also appeared that as streets were laid out and in use on both sides of said railroad track and parallel therewith, the construction of cattle-guards and fences therefrom at the several crossings would be impracticable, and their existence dangerous, we judged it inadvisable to require them.

The only other application of this kind was by the selectmen of Cornwall, on the 8th of October last, for leave to lay out and construct a highway across and on a level with the Housatonic railroad in the village of West Cornwall. This application was heard by us on the 10th of October, and was opposed by the railroad company, but the Commissioners deemed it impracticable to require the highway to be carried either over the railroad by a bridge, or under the track, and so permitted the crossing to be made at grade. And here we would call your attention to the form of the present law, with a view to the inquiry whether it confers upon the Commissioners all the power intended. Under the present law no highway is permitted to be laid out or constructed across and upon a level with any railroad, unless the Commissioners, upon a written application, and upon a hearing after notice to the railroad company, shall allow the same; but if they disallow the crossing at grade, the law says they shall further determine whether the highway shall cross over or under the railroad. No authority, it will be seen, is given to the Commissioners to disallow a crossing altogether, even though it appears to them to be wholly unnecessary. If the intention of the Legislature was to permit as many highways and streets to be laid out across railroads as towns, cities, or boroughs might desire, then the law is right as it stands; but if you would prevent grade-crossings that may reasonably be pronounced unnecessary, either from their close proximity to existing crossings, or from any other cause, then further power

should be given to the Commissioners to disallow such proposed crossings altogether, if in their judgment they are not required. We believe the Commissioners ought to have such power, and therefore recommend that the law be so amended as to confer this authority, giving, however, if judged expedient, to the petitioner the right of appeal to the Superior Court.

ALTERATIONS AT CROSSINGS.

It will be remembered that the last legislature extended to mayors and common councils of cities, and to the warden and burgesses of boroughs, in regard to streets crossing, or crossed by railroads, the right heretofore conferred upon selectmen to bring their petition in writing to the Railroad Commissioners, alleging that public safety requires an alteration in a railroad and highway crossing, its approaches, the method of crossing, etc. Upon which application, the Commissioners might order such changes as they judged necessary, and apportion the cost of the same.

The only application under this statute was by the Mayor and Common Council of the City of Bridgeport, jointly with the New York, New Haven & Hartford Railroad Company, representing that public safety and convenience required that the existing grade-crossing of Park Avenue, the principal street in Bridgeport leading to Seaside Park, should be so changed that the avenue might cross over the railroad by a bridge. A partial hearing was had on the 10th of October, when a plan was submitted for carrying the avenue for its entire width over the railroad by means of a bridge of iron girders, with brick arches between them, and covered with concrete. A large number of influential citizens were present to favor the general plan, and a few persons opposed it on account of alleged probable injury to their property where the grade was to be changed. Questions having arisen whether the plan could not be varied so as to improve the grade of the avenue and parallel streets without materially injuring the railroad line, the further hearing was adjourned, and nothing will be done till the spring, but we confidently expect that next year we can report this greatly needed improvement accomplished,

and that it will be but the commencement of many similar improvements, especially along the line of this railroad, with its many and fast trains.

Two applications for flagmen at grade-crossings have been made during the year. The first was by the selectmen of Plainville, on the 23d of February, 1877, for a flagman at the crossing of the principal business street of the town, by the railroad of the New Haven & Northampton Company. This petition was heard on the 22d of March, when, with the consent of both the selectmen and Railroad Company, instead of ordering a flagman, we recommended that all northward bound trains of the New Haven & Northampton Company in making the stop by law required before crossing the track of the Hartford, Providence & Fishkill Railroad Company, should stop below the highway, and that signal should be given by both whistle and bell before again starting; that the making of "flying switches" across the highway be wholly discontinued, and that a man be stationed to give notice whenever freight trains were to be backed across this highway. These recommendations have, so far as we are informed, been complied with, and the arrangement proved satisfactory.

The other application was, by the selectmen of Stamford, on the 9th day of October last, for a flagman at the crossing of the New York, New Haven & Hartford Railroad, at the junction of Railroad Avenue and Canal Street. In this case, heard on the 13th of November last, the Commissioners were of opinion that public safety did not require a flagman, and therefore declined to order one.

Grade-crossings will always continue to be fruitful in accidents, and there are none that are not dangerous, yet it is not always the one most open and unobstructed that is most free from accidents. No precautionary measures will give absolute safety, the typical American will run his own risks, though established precautions show him the chances are against him. And the danger seems to be increased in direct proportion, as the feeling of individual responsibility is lessened. The Massachusetts report for 1877 shows that of thirty-eight cases of injury at highway crossings, fourteen occurred at crossings provided with gates or flagmen.

It is therefore with great satisfaction that we note every effort to avoid crossings at grade, whether it be by bridging as at Bridgeport, or by so changing the road as to avoid the crossing altogether. We have heretofore alluded to the fact that there were many crossings of railroads, especially where running through the same valleys with highways, which could be avoided by slight changes in the highways; and that two such crossings of the Naugatuck road had been done away with in the town of Litchfield, at the joint expense of the town and the railroad company. Four more crossings of the same railroad have been in like manner avoided in the town of Torrington the past season, though at more trouble and expense. Others still remain in the town of Winchester, to which we called the attention of the selectmen some time ago, and which, for the safety alike of those using the highways and those traveling on the railroad, ought speedily to be done away with.

There are at present no electric signals in use at any of the railroad crossings in this State; those formerly in use having been abandoned. There is, however, a new signal of this character which is being tried on the New York Central Railroad, and which would seem to possess many of the necessary features of a proper signal for such purposes; it is called "Hawley's Electric Signal," and is thus described:

"First we find a hollow iron post firmly set at the side of the track at the road crossing. At about twenty feet from the ground is a square box, containing the principal portion of the mechanism, which consists of a cam-lever held in its place by two spiral springs, and which controls two bolts governing the signal. From either end of this box extends a wire, communicating with a lever by the side of the rail, which can be placed at any desired distance along the track. The manner in which this wire is attached so as to get the proper force, and at the same time overcome the difficulty of the effects of heat and cold, is very ingenious, and one of the most interesting features of the signal. The wire is suspended by pendulums upon telegraph poles, alternating with arm wires fastened to the ground between the poles,

allowing a sag of five feet. Now when the lever is touched the tension at once becomes perfect without the strain which would be necessary on a straight wire. To thoroughly understand this the apparatus must be seen at work, but from the above a fair idea may be gained. The lever is situated about ten inches from the rail and about six inches above. It consists of a wooden spring, in semi-circular shape, so attached that a shoe, placed on the locomotive tender, striking it, presses it down, gives a steady pressure upon the wire, which draws the bolts in the box, on the post above mentioned, letting fall a shaft held in suspension by them. To this shaft is attached a lantern cover, a sign on which the word 'Stop' is painted in large, plain letters, a white flag, and a gong. If the train approaches the crossing in the daytime, the shoe upon the tender of the locomotive traveling over the lever or spring, works the mechanism in the box a quarter or a half-mile away, as may be desired, and instantly a white flag is displayed from the post, and the large conspicuous sign 'Stop' comes in view. If in the night, a large lantern is suddenly uncovered, giving a brilliant light, and at the same time a large and loud gong is violently sounded. When the train reaches the crossing it strikes another lever, and the whole apparatus is shut up as safely as before."

IRON BRIDGES.

The Ashtabula bridge accident, which occurred just at the close of 1876, naturally caused some distrust of iron bridges in the mind of the general public, and as the increase of this class of structures in our State was observed, we have had many inquiries as to whether we thought them perfectly safe. We now have over two miles of iron bridges, including the high Lyman and Rapello viaducts, and in this connection it may be proper briefly to refer to the circumstances of the accident above referred to, which occurred on the line of the Lake Shore & Michigan Southern Railroad near Ashtabula, Ohio, on the night of the 29th of December, 1876, causing the loss of eighty lives.

The bridge had been in use eleven years on one of the

principal railway lines of the country, carrying an immense number of heavy trains in apparent safety, and to account for its failure the usual theories were advanced as to the crystallization and consequent weakness of iron from long continued use, as well as the increased liability of fracture supposed to be caused by the action of intense cold or frost.

A thorough and exhaustive investigation by the most skillful experts and engineers, however, disclosed the fact that this bridge was constructed in so faulty a manner, and so little in accordance with the rules and methods recognized as essential to the stability of such a structure, that less difficulty was found in explaining why the bridge failed when it did, than why it had not failed long before.

It was a span of 150 feet, seventy feet above the stream, modeled after the ordinary wooden Howe truss, in which (as is well known) the diagonal members resist compression, and the verticals, extension, but which principle should be, and is, reversed in all properly designed iron trusses of this shape. No one connected either with the design, construction, or erection of the bridge appears to have had any previous practical knowledge of iron bridge building.

The top chords and diagonal braces were composed of thin **I** beams only six inches in depth, slightly protected against lateral displacement, and very imperfectly connected with each other, so that each beam was able to deflect independently of the others.

On the first trial of the bridge it was found unable to sustain its own weight without a serious depression in the center. It was therefore straightened up and some additional diagonal braces inserted in the end panels, where the principal thrust from the weight of the bridge and its load is concentrated, and where, as might reasonably be expected, it finally failed.

At the time of the accident, this severe upward thrust of the diagonal bracing fractured one of the iron angle blocks sustaining the upper chord near the west end of the bridge, and against which it abutted. One or more of the **I** beams of the upper chord were thereby displaced, the rest of them buckled outward and the bridge and train went down.

We cannot see that the failure of this particular bridge furnishes any argument to dissuade railway managers from gradually replacing their wooden bridges by well planned and constructed iron ones, as has been the laudable policy on many roads of the State. Indeed, in view of the fact that this bridge endured so long and severe a service with so many serious faults of original construction, should serve to confirm rather than impair public confidence in the superior strength and safety of the well designed and constructed iron bridges existing in this State. They are the work of such well-known builders as the Keystone Bridge Co., Clark, Reeves & Co., F. C. Lowthorp, Hawkins & Burrell, and have been built under instructions for first-class work, with a large factor of safety, and their construction has not been interfered with by officials ignorant of or disregarding elementary scientific principles.

We should be glad to see more of them taking the place of old wooden bridges designed for a traffic much lighter than they are now required to sustain. Their introduction, however, requires other and more technical knowledge on the part of the bridge inspector, and more minute examinations, since the warnings of impending failure are not so easily discerned as in the wooden structures.

DRAW-BRIDGES.

The various accidents which have occurred at draw-bridges during the year, as the one at Albany on the 5th of June; the one in which engineer Mawn lost his life on the Harlem River Branch of the N. Y., N. H. & H., on the 28th of August; the one at Portsmouth, N. H., Nov. 13th; and notably the one on the Long Branch Division of the Central Railroad of New Jersey, at Oceanport, August 9th, have recalled attention to the danger at such bridges, and the means of avoiding it. The cause of the accident at Oceanport was either that the draw was not entirely closed, or, more probably, that it was not locked. The engine and tender crossed safely, but several of the cars were thrown off the bridge, and a large number of persons were injured, some fatally.

After the accident, it was found that the draw was open about ten inches. The *Railroad Gazette*, in remarking upon this accident, says: "If the lesson taught many years ago by the Norwalk disaster had been observed, and the train had been stopped before crossing, in all probability its motion in passing over the bridge would have been so slow that no injury or damage would have occurred."

On the other hand, the Hon. C. F. Adams, Jr., of the Massachusetts Commission, is credited with a letter called out by this accident, in which he reiterates his views. He says: "The system (Hall's Automatic Railway Signals) does unquestionably insure perfect safety in the case of draw-bridges. The idea of making all trains stop before reaching each draw-bridge, because trains have at times plunged into them, is no more crude and absurd than it would be to make all trains stop before rounding curves because collisions most frequently occur on curves. In the case of draw-bridges and station signals the system is of great and established value. It ought to be more widely applied than it is. In the case of draw-bridges it affords absolute protection."

We have had an accident at home which perhaps establishes the correctness of the views expressed by the *Gazette*, as it certainly shows the incorrectness of Mr. Adams' claim that any system of signals can "unquestionably insure perfect safety in the case of draw-bridges." The Shore Line "Owl" train from Boston, on the morning of October 16th, in crossing the Connecticut River bridge, had reached the west end of the draw, when locomotive, baggage, smoking, and one passenger car ran off the track, leaving two sleeping cars upon the rails; and upon examination it appeared that the draw had sprung aside enough to prevent the wheels from catching upon the rails on the fixed portion of the bridge; the tier and floor timbers were broken, rails torn up, and the locomotive only prevented from going over by the sides of the bridge.

In this case, it is probable that notwithstanding the stop made before crossing, the train was running at a considerable speed (the engineer disregarding the rules of the company in that respect, and being discharged therefor), and as the

engine struck upon the east end of the draw it broke in two the bolt holding the west end of the draw in place, and allowed the draw to spring open enough to throw the rails out of line, and so let the engine off. It will be readily seen that the most perfect system of automatic signals would not have prevented this accident. In such a system a bridge is so provided with interlocking signals that it is impossible to draw the bolt without first raising a danger signal, or rather, the act of raising the danger signal draws the bolt, and the signal cannot be again lowered till the bridge is not only closed, but locked. It would seem that with such a system nothing but the total disregard of the signals could permit the occurrence of an accident. Yet, in this case, no warning could have been given by the signals, as everything was right till the train had come upon the draw itself, and even then the bolt was not withdrawn, but broken while in its place. The fact that the speed of the train was not greater, and the prompt application of the air-brake, probably prevented this accident becoming a terrible disaster.

Do not, however, let it be supposed that we are opposed to the use of signals; on the contrary, we believe that every possible precaution of the kind should be adopted, but there should also be the additional precaution of a stop before crossing. This bridge, in common with many others in our State, is deficient in some respects which we regard as important. The floor timbers are too far apart, and it has neither guard-rails or guard-timbers.

It should be required in the construction of every new bridge, that the ties should be sufficiently strong, and placed near enough together, to carry a train when off the rails, and extending out two or three feet beyond the rails, with strong wooden stringers bolted to them a foot or eighteen inches outside of and parallel with the rails, or a single one midway of the track, or at least that the ordinary double iron guard-rails be laid in all cases. These precautions, with the additional one of guard-chains strong enough and so securely fastened to truck and car as to prevent the truck from turning around, are of such unquestionable importance that no com-

pany which neglects them can be regarded as giving required safety to its patrons.

The very considerable increase of speed in the running of trains on many of our roads makes the demand for all these appliances the more imperative, and such speed can only be safely maintained with perfectly constructed road and rolling stock. A very essential requisite to the latter is the power brake. It is somewhat singular that a perfected appliance for this purpose should have been so late in presenting itself. The experiments to which we referred in our last report as being made in England, have been continued with very great exactness, both there, in Scotland, in Belgium, and in Germany. The most exhaustive trials were made on the North British and the North Eastern railways, between the Westinghouse Automatic and the Smith Vacuum, and the results from these trials have a value beyond any other recorded experiments, because made so as to secure, beyond the possibility of mistake, information showing the action of the two brakes at all points, from the moment when first applied to the time when the train is brought to a stop. Without giving here the interesting details of these trials, we would say that the results were such as to fully confirm all that we have before said in regard to the superiority of the Automatic; its efficiency having been proved to be double that of the Vacuum, and the Belgian government having adopted the Automatic for all the State railways.

Archard's Electric Brake, a French invention, known for some years, has recently been so far perfected as to have seemingly become of practical use. It is simple in form, costs but little to maintain, and, like the Westinghouse Automatic, is so applied to each vehicle of the train, that it may be operated either by the engineer or the conductor, and is prompt in action. A train on the Northern railroad, of France, fitted with this brake, has been running regularly 180 miles a day for eighteen months, with entire satisfaction. A report made by the French engineer, M. Marcel Deprez, gives expression to an idea which, to say the least, is not the controlling one in the mind of the traveler. He says: "The utility

of continuous brakes lies less, as is generally believed, in insuring a diminution of the chances of collision than in the reduction of the time employed in traversing the distance between two stopping-places. The perfection to which the system of signals and the general train service has been developed, are the best guarantees against accidents. On the contrary, every improvement which has for its object the increase of the useful speed of trains, should commend itself to the attention of the engineers of railroad companies. It is in this direction that powerful brakes, and especially that of M. Archard, are of importance."

ACCIDENTS.

When a railroad accident occurs in which many persons are injured or killed, it is not uncommon to hear comments upon the greater danger of that mode of traveling as compared with ordinary highway travel. That there are dangers peculiarly incident to railroads is of course true and apparent. If the almost resistless force of the thousands of locomotives was that of perfect machinery controlled and directed by one competent mind, amid communities always careful not to trespass on the track, and over road-beds free from action of the elements, something like complete immunity from accident might be expected ; but where that safety depends so largely upon the care and watchfulness of hundreds of thousands of average men, with all the necessarily added danger from imperfect machinery, and from storm and flood, the existing immunity is wonderful.

An interesting comparison of the danger connected with railway and with horse conveyances is afforded by the report of the Registrar General of Great Britain, for 1876. The period covered by that report was one exceptionally marked by railway accidents, and so presenting a comparison unusually favorable for horse traffic, showing a total of 1,249 deaths charged to the account of railroads, and 1,528 to the account of horses and horse conveyances. The number of railroad journeys covered by the report was 477,840,411, showing one person killed to every 381,579 journeys made. But in this proportion are included workmen on the road, employes on

trains, trespassers on the track, and all persons who met their death from any cause connected with railroad traffic, and not alone passengers. If we confine the inquiry to passengers, we find the proportion killed from all causes was one in 2,274,881, while the number killed from causes beyond their own control was only one in 5,556,284, and in 1876 only one in 14,165,-455. Averaging each journey at ten miles, one would have on the average to travel, night and day, every day in the year, and at the rate of thirty miles an hour for five hundred and thirty-nine years, before meeting his death in that way. We have of course no statistics of the number of journeys upon highways of an average length of ten miles, undertaken in the same period, by which to complete the comparison, but the figures given are sufficient to afford a very comfortable feeling of safety to the railroad traveler. In France we have the extraordinary figures of only one passenger killed for every 45,258,270 carried in 1872, 1873, 1874, and 1875. These proportions will however be said to be those given by English and Continental railways, with their well-known perfection of construction and careful management, and it is therefore with satisfaction that turning to the figures of our own State, we can report that in the past ten years 94,641,491 passengers have been carried over our roads, and none killed from causes beyond their own control, which, upon the same basis as above, would permit one to ride at least 3,601 years in safety.

Only one train accident occurred during the year resulting in any injury to passengers, that hereafter spoken of on the New London Northern railroad, in which one man had his elbow sprained or dislocated. The total number of different accidents to passengers was but eight, and only one fatal, that of a man who was probably trying to steal a ride on the back platform of a train, and either fell or was knocked off by a bridge, five jumped from moving trains, and one was struck by a stone thrown through the car window.

Of employees, thirty-seven were injured, eleven fatally. Of the thirty-seven injured, thirteen fell from trains, nine were injured in coupling cars, none this year were struck by bridges.

Trespassers upon the tracks and cars to a greater number than ever were injured, viz., fifty-four in all, twenty-one fatally. Five persons were injured at grade-crossings, three fatally: two on the line of the Hartford, Providence & Fishkill road, one on the line of the New Haven & Derby, the other two were injured on the line of the Boston & New York Air Line.

MILEAGE.

The completion of the Colchester railway has added 3.59 to our miles of road; making a total of just 922 in the State.

The miles of siding have increased 5.506, and with the double tracks, as before reported, make 1,193.39 miles of single track in the State.

COST OF ROADS AND EQUIPMENT.

The cost of roads and equipment is \$77,779,269.74, an increase of \$983,935.72 from last year.

EARNINGS.

The falling off in gross earnings has been very considerable, amounting to \$691,838.12, or 5.86 per cent. Of the total gross earnings of \$11,101,287.10, there was from passengers, \$5,157,898.10 against \$5,847,619.32 last year, a loss of \$689,721.22, or 11.79 per cent.; and from freight, \$5,006,832.61 against \$5,001,010.81 last year, a gain of \$5,821.80, or 1.16 per cent.

This gain in freight, though very small, is encouraging, as indicating a turn in the business tide.

EXPENSES.

The gross operating expenses have been \$6,883,639.60, or 62 per cent. of the gross earnings, and \$506,884.19 less than last year.

EARNINGS PER MILE RUN.

The gross earnings per mile run averaged \$1.56, the largest being \$2.28 on the New Haven & Derby, the lowest \$0.85 on the New Canaan. Average net earnings were \$0.59 per mile run; varying from \$0.105 on the New Canaan, to \$1.16 on the New Haven & Derby.

COST OF RUNNING TRAINS.

The average cost of running a train one mile was \$0.96—the highest being \$1.18 on the Shore Line, the lowest \$0.605 on the Boston & New York Air Line. The average cost for fuel was \$0.11, from \$0.07 on the Connecticut Valley, to \$0.15 on the New London Northern. The cost of coal per ton, however, varied from \$4.53 on the New York, Providence & Boston, to \$6.49 on the Hartford, Providence & Fishkill, and the Shepaug.

MAINTENANCE OF ROAD.

The average cost of maintenance of road was \$1,299.91 per mile, varying from \$333.00 on the Connecticut Central, to \$2,735.23 on the Shore Line.

NET EARNINGS.

The total net earnings were \$4,206,588.50, being \$205,225.72 less than last year.

DIVIDENDS.

Eight companies have paid \$2,629,679.30 in dividends, being an average of 9.28 per cent. on the \$28,322,600 of stock of these companies, or 5.7 per cent. on the \$46,350,139.98 total stock issued by the twenty-four companies in the State. Thirty-three per cent. of our railroads are dividend paying, while in the United States only twenty-two per cent. pay any dividends. The railroads of seventeen States and Territories pay none, Vermont being the only New England State in this class.

STOCK AND DEBT.

The total stock issued, and debts of the twenty-four companies, is \$63,935,295.00; stock, \$46,350,139.98; debt, \$17,585,155.02.

PASSENGERS AND FREIGHT CARRIED.

The whole number of passengers carried was 9,630,691, being 1,175,434 less than in 1876, a falling off of 10.87 per cent.; the mileage was 212,700,779, a falling off of 20,096,-

262. The freight carried was 3,624,269 tons, a gain of 255,959 tons; the mileage was 137,143,047, an increase of 10,665,728.

The total miles run by all trains was 7,103,498, an increase of 72,742 miles.

The corporations reporting to us are the same as last year, with the addition of the Colchester Railway Company. The road of this company was described in our last report, but its location was not finally approved till the 29th day of March last. Having been completed, it was inspected by us on the 3d of August, and our certificate was given that it was in a suitable and safe condition for public travel. The road is well located and well built, and as now run by the Boston & New York Air Line Company, pays, we understand, quite satisfactorily. The whole cost of the road, 3.59 miles long, is reported to us as \$50,096, of which \$25,000 was paid by the town of Colchester, and the balance is due the Boston & New York Air Line Railroad for iron and ballasting.

CONNECTICUT WESTERN RAILROAD.

The plan finally adopted for the reorganization of the Connecticut Western Railroad Company was the issuing of a preferred stock, so called, at the rate of one share for every \$500 of bonds surrendered; the holders of this preferred stock only to have the right to vote in stockholders' meetings, a new board of directors to be chosen by them, and the net earnings to be first applied to the payment of the floating debt. Up to the time of writing this report, the holders of \$1,722,000 of the bonds have agreed to take the preferred stock and \$823,000 in bonds have been so surrendered, and 1,646 shares of \$500 each of preferred stock issued. This preferred stock is not, however, reported to us as such, it being held only as "collateral security for the bonds." The original stock is returned as \$1,892,099.64, and the bonds issued as \$2,945,500. It will be observed that this amount of bonds is \$54,500 less than the amount so reported last year. The reason given for this is, that last year there was that amount of bonds in the hands of the agents of the com-

pany for sale, which the agents refused to give up till their advancements were paid; and were therefore improperly reported as sold. That now a satisfactory adjustment of this matter has been made, and the \$54,500 of bonds are held as collateral, making the whole amount so held, \$254,500.

CONNECTICUT VALLEY RAILROAD.

This road is still in the hands of the State Treasurer, as trustee for the second mortgage bondholders, and has been operated by his agents, Messrs. Babcock and Wiggin; the latter, however, has now resigned. It has seemed to us that there was in its management a little too much effort to make a good showing of net earnings at the sacrifice of desirable repairs, and that two items in their accounts were improperly made to contribute to that end. They report the cost of new rails and laying the same, less old rails sold, as \$3,719.02, and the cost of new ties and laying the same, as \$7,339.98, making a total of \$11,059.00; but instead of including this sum, where it properly belongs, in the cost of repairs of road-bed and track, which would have made their net earnings \$47,960.54 instead of \$59,019.54, as reported, they have carried these items to construction account, giving as a reason, in answer to our inquiry, that they "are not, in our opinion, properly a part of the operating expenses." We have not, as we understand it, any authority to require the accounts to be kept in any particular manner; we therefore publish the report as made in this respect, but it is so manifestly wrong, that in all our tabular statements we have treated the net earnings as but \$47,960.54.

The July, 1877, interest on the first mortgage bonds of this company, amounting to \$35,000, and of course the whole of the accrued interest on the second mortgage, amounting to \$437,500, was overdue at the date of their report.

The trustee reports among his receipts \$22,698.27, as "contributed to pay coupons," by H. J. Furber, by whom the \$1,250,000 of second mortgage bonds were at one time holden.

On the night of the 31st of August the mixed train down the Valley road struck the engine of the peach train of the

Air Line road at the crossing at Middletown, throwing the Air Line engine down the embankment and being itself derailed. Both trains had stopped before crossing, as by law required, but neither engineer saw the other train, owing to intervening obstacles, or knew of its approach, both trains being out of regular time, till too late to prevent the collision. Fortunately, no one was very seriously injured, but the accident showed the possible danger at that point, and led to the adoption of such signals and rules, both for this crossing and that of the Shore Line and Valley roads at Saybrook, as will, if observed, prevent any like accident at either place.

There is a practice on the part of the managers of this road which we commend to the consideration of the managers of other roads. We understand that the coal for the engine is weighed out to the engineer before starting, and a certain amount of work is required of him with that amount of coal. There is no doubt that the expenditure for fuel, which forms a large item in the operating expenses, varies largely according to the recklessness or economy of engineers in its use. That this plan apparently works well on the Valley road is shown by the report, since seventy-eight miles is the average run for every ton of coal consumed. This large run to the ton is not, however, *conclusive* evidence of the success of this method, since our returns show that on the New York, Providence & Boston road the runs average seventy-six miles to the ton, notwithstanding its many fast trains. This high average is undoubtedly owing to the light grades and freedom from sharp curves on this road. On the Hartford, Providence & Fishkill the average is fifty-five miles to the ton, on the Naugatuck fifty-one, on the New York, New Haven & Hartford, and the Housatonic, each forty-eight; but when we come to the Connecticut Western, with its heavy grades, it is only forty-two. An element of uncertainty in these computations is the allowance for switching. On the Valley road, this is 30,188 miles, or about eighteen per cent. of the total, and is based in part on actual returns and on an estimate of eight miles an hour run by an engine when switching in the yards.

SHEPAUG RAILROAD.

When the holders of the second mortgage bonds of the Shepaug Valley Railroad Company were incorporated in 1873, as the Shepaug Railroad Company, the company was authorized to assess its stockholders to the amount of \$90,000, all of which amount was from time to time called in, and, together with the net earnings, consumed in paying the interest on the first mortgage bonds of the old company. In addition to which a floating debt, now amounting to \$42,650.03, was incurred for the same purpose. But the net earnings not being sufficient to warrant a continuance of the borrowing process to pay coupon interest, the interest due April 1 and October 1, 1877, was allowed to go unpaid. The net earnings for the past year were \$13,538.58, a part of which was used in much-needed permanent improvements, and a part in the payment of interest. The main bridges on this road are of different construction from any others in the state, and are very light in appearance. From this some apprehension of danger was at various times expressed to us, they having been erected about seven years. At our request, therefore, the company caused them to be examined by the builders, and their inspector reported that on a careful examination he found them in a safe and sound condition, and, in his opinion, in as good condition to carry trains over safely as when first erected.

Notwithstanding the default in the payment of interest on the mortgage, no movement looking towards a foreclosure has been made, nor is any probable at present. For without regard to the question whether the road is not now managed as efficiently and economically as possible, no change in management would be likely to follow a foreclosure, a majority of the bonds being held by those now in control of the road.

TAXATION.

We see no prospect that many of these roads now not only non-dividend paying, but not even interest paying, will be able to make a fair return on the investments in them as now represented, and it would perhaps be well could they be so

reorganized that their stock and debt should correspond with the real value of the property. There is also a duty of the State to these roads; whatever loss they have been to investors, they have been of advantage to the State in enabling business to be continued in these late years of depression, which but for the relief afforded by them could not have continued. It should be seriously considered by your honorable body whether relief in the matter of taxation should not be granted. It is no longer a question of policy in their construction, but a question of continued existence. The importance of this is ordinarily admitted. Is it wise, therefore, to so press taxation as to remove all incentive on the part of managers to develop their property? The principle upon which the tax on railroad companies is imposed is that their stock and bonds, and the obligations issued by cities and towns in aid of their construction, are exempt from taxation in the hands of the holders. But the road and its equipments represent the proceeds of all, and the value of the stocks and bonds of these defaulting companies, as measured by the return they give upon the investment, is nothing, their only value being prospective and speculative; and to collect a tax on this valuation, and on the value of the town and city bonds, would, in some cases, take a large part of the earnings of these roads, and compel even such a restricted expenditure in repairs and improvements as to seriously endanger the lives and property of those using the road. We recommend to your consideration, therefore, whether it is not expedient to remit the taxes in those cases where you are satisfied of the honest and careful management of the companies, until they are at least able to meet their interest.

NEW LONDON NORTHERN RAILROAD.

This road has suffered more than any other from freshets the past year. An exceedingly heavy shower on the evening of August 25th caused several bad washouts between New London and Norwich, and particularly near Mohegan, where a culvert twenty feet long and ten feet high was taken out, but the track left in position, and the washout was not

observed till the engine of the eight o'clock passenger train from New London came upon it, when locomotive, tender, and baggage car were plunged into the ravine. Fortunately no lives were lost, though one passenger and some of the train men were more or less injured. The greatest injury to the road was caused by the bursting of the Staffordville dam, on the 27th of March. The devastation caused by this occurrence can only be realized by those who saw it, or have looked on similar scenes. So far as the railroad was concerned, the chief damage consisted in the washing away of the freight-house and grounds, with the tracks and a dozen or more freight cars standing on them at Stafford, the carrying away of two large wooden bridges with their abutments, seven smaller bridges, the almost total washing away of two miles of track and road-bed, and such washing of fifteen miles as to leave no single mile fit for travel.

This terrible destruction gave an abundant opportunity for the exercise of Superintendent Bentley's well-known energy and capacity, and he was equal to the occasion, for within four days trains were again running regularly over the road.

The extra labor caused by the freshet was not allowed to interfere with the making of improvements along the line. In repairing the damages at Stafford the opportunity was taken to improve the grade of the road for a mile or more, and two of Clark, Reeves & Company's best iron bridges were substituted for the large wooden ones carried away, the masonry for them having been rebuilt in a manner unexcelled anywhere in the State. In the original grading of this road there were left in many places sags, which greatly impeded the movement of freight trains. Some of the worst between New London and Norwich, as we stated in our last report, were taken out in 1876. The like work has been continued the past year, and new bridges, abutments, and culverts have been built and old culverts enlarged. New sidings have been put in, a new freight-house built at Stafford, and the Montville and Norwich freight-houses enlarged. New tracks have been laid, and extensive coal-bins and other buildings put up on the new wharf at New London, completing the facilities there

for coal traffic, so that now the large steamers of the Reading Railroad Company, carrying 1,650 tons of coal, come to the wharf at the lowest tide, and have their cargo discharged into the cars in fourteen hours. Thirteen new dump cars, with Marden's improved dumping apparatus attached, have been added to their equipment. The total cost of their improvements has been about \$45,000, all which, except the work upon the new wharf, has been charged to expense account. It is probably owing to the increased freight facilities of this company that it is one of the few which show an increase in their gross receipts over last year, there having been a gain of \$28,590.18 on freight, with a loss of \$17,765.72 on passengers, or a net gain of \$10,824.46.

NEW YORK, NEW HAVEN & HARTFORD RAILROAD.

While water did so much damage to the New London Northern road, fire caused a like great pecuniary loss to the New York, New Haven & Hartford Railroad Company. Early on the morning of Wednesday, April 25th, the wooden or eastern end of the Cos Cob bridge, about five hundred feet long, was entirely burned, of course involving a very serious interruption of the business of the road. Two hundred men were at once set at work; the driving of piles and putting up of trestle commenced on Thursday, 168 piles were driven, 25,000 feet of spruce plank and 73,000 feet of white and yellow pine timber were used; Monday afternoon the down track was finished, and Tuesday afternoon the up track. The new draw, 158 feet long, was commenced May 2d, and finished the 17th, using 60,000 feet of white and yellow pine timber, and employing forty men. The principal other considerable work done on this road the past season has been the complete rebuilding of the long West Haven piling.

HOUSATONIC RAILROAD.

This company has continued its plan of replacing iron by steel rails throughout its length by gradually laying from the southern end. Eight hundred and ninety-six tons or 9.5 miles have been laid the past season, making 22.5 miles in all out of

its seventy-four miles of road. On no road is more care and perhaps on none is equal pains taken in laying these rails; any crowning which is in them as they come from the rolling mill is first taken out, and every kink or bend straightened, and for the curves every rail is carefully curved for its particular place and the tie adzed so that the inner edge of the rail shall be lower than the outer, thus bringing the travel of the wheels full upon the head of the rails. This great care and attendant expense in laying the rail is fully counterbalanced by the ease with which the track is kept in perfect line, and the steadiness and smoothness with which engine and car roll over them.

NAUGATUCK RAILROAD.

This company is the first to report solid steel rail its entire length. The remaining eight hundred and sixteen shares unissued of its authorized capital stock were issued to its stockholders for one hundred and thirty dollars per share, and the proceeds used in providing the road with steel rails from Waterbury, to which point they had been previously laid, up to the end of the road at Winsted. The condition of the bridges on this road, though all of wood, we have before taken occasion to commend. The passenger equipment is kept in the best condition and made comfortable by Baker's Patent Car Warmer, and the more recent Van Horn Steam Heater. Two appliances for safety the company should authorize Superintendent Beach to add at once,—the Miller platform and the *Automatic* brake. With the quickened time of their trains and their sound financial condition, not a dollar of debt except for current expenses, no excuse whatever exists for the longer neglect of these precautions for safety. After these are furnished, if the company can still make its present handsome returns to its stockholders, we may yield to the frequent demand made upon us to urge a reduction in charges. Our present duty is to demand all needed appliances for safety.

The Naugatuck is one of the few cases in the State in which no reorganization through foreclosure or preferred stock has been necessary. Its management has always been a success-

ful one for its stockholders. Of its \$2,000,000 of stock, \$675,879 was issued to the contractors for work and materials furnished, \$273,000 in exchange for bonds, \$397,696 for cash, \$448,825 for increased valuation of its property, \$142,700 for undivided earnings, \$30,200 for stock sold at a discount, and \$31,700 was the amount the company had to assume of the Schuyler over-issue.

BOSTON & NEW YORK AIR LINE RAILROAD COMPANY.

It was not to be expected that this company would have done as much in the way of permanent improvements the past year as in 1876. They have, however, erected a highway bridge over their road at Pearl street, in the City of Middletown, to the construction of which at an elevation of only sixteen feet above the rails, the consent of the Commissioners was given on the 21st of September. Needed repairs have been made on the bridge between Cobalt and East Hampton, and the New Haven piling; Cahill and Wolf Brook trestles have been filled and the road-bed improved, and two hundred and sixty-three tons of steel rails laid. Other improvements are needed, among the first of which should be the filling of the approaches to Black Ledge bridge, and the rebuilding of the bridge itself, and better dépôt facilities at Middletown.

One of the most important hearings held by the Board was that upon the petition of the Hartford & New York Steamboat Company and others, praying that we require the Boston & New York Air Line Railroad Company to maintain a tugboat at their bridge across the Connecticut river at Middletown, to assist vessels through the draws; and also to require the railroad company to substitute colored lights, instead of those used at this bridge, and to increase the number. In the amendment to the charter of the New Haven, Middletown & Willimantic Railroad Company, authorizing the erection of a bridge across the Connecticut river, it was provided that "from sundown to sunrise, during the season of navigation, suitable lights or signals shall be maintained and kept upon said bridge on each side of said draws, and above or over

the pier between the same, to guide vessels approaching said draws; and said corporation shall furnish and maintain a suitable tug-boat, at or near said bridge, to assist the passage of vessels through said draws, upon the application of parties interested in the navigation of said river, whenever, in the opinion of the general railroad commissioners, the same shall be necessary for the purpose aforesaid, and they shall order the same."

No tug-boat had, however, ever been ordered by the Commissioners, or maintained by the railroad company, and the lights used by them on the bridge were ordinary kerosene white lights. While this state of things continued, it will be remembered that on the night of the 29th of March, 1876, the Steamer City of Hartford ran into and carried away the span of the bridge next west of the draw. In consequence of the injuries to bridge and steamboat, suits were commenced both by the steamboat company against the railroad company, and by the railroad company against the steamboat company. In May following, informal complaint was made to us and to the officers of the railroad company, of the insufficiency of the lights, and in December, 1876, the petition spoken of was filed with us. This proceeding involved two departments of our duties. So far as the tug-boat was concerned, the question was entirely within our jurisdiction, the authority to decide the matter having been expressly conferred upon us by the amendment referred to. The evidence produced was not such as to satisfy us of the necessity for the boat, and we therefore declined to order it.

But as respected the lights, we had no authority to make any positive order, and our authority to make a recommendation in the matter was simply the general one to recommend the adoption of such measures and regulations as we deem conducive to the public safety and interest. We were further embarrassed because the suits referred to involved the same inquiry, and it was claimed that any action which we might take would more or less affect these suits. If, however, the safety of the public was at all concerned, it was our duty to proceed at once. We therefore heard the parties on the 17th

and 31st days of January last, and in order to possess ourselves of all the information possible, on the night of the 16th of April, soon after the opening of navigation, we took the steamboat at Hartford, and passed down through both the draw at Middletown and the one at Saybrook, so as to observe the two modes of lighting the same.

After the hearing and examination, we had no doubt but that it was our duty to recommend a change in the mode of lighting the Middletown draws. We therefore recommended that the railroad company forthwith provide, and from sundown to sunrise, during the season of navigation, maintain and keep upon said bridge, on each side of the draw, in such position as to show clearly both up and down stream, red signal lights, and upon each of the piers upon which the draw rests when open, a red and a white signal light, side by side; and a red signal light over the center pier of the draw, at least thirty feet above the track, the last-named signal to be lowered when the draw was closed, and the globes of all the lights to be not less than eight inches in diameter. These recommendations have been complied with, and have proved satisfactory.

NEW YORK & NEW ENGLAND RAILROAD.

The New York & New England Railroad Company is really a Massachusetts corporation, but having a considerable part of its present road, and the most of its prospective road, within our limits, we felt obliged, last year, to report that the interest of that part of our State through which that portion of their line now operated runs, had not, in our judgment, received proper consideration from its managers. We are happy now to report that the foundation for this complaint has been very largely removed by the erection of suitable passenger station-houses at Pomfret, Abington, and Elliotts, and by improved freight facilities. The condition of the road-bed and track has also been much improved, and old bridges renewed. We sincerely hope that the efforts of the company to secure means to complete their line from Waterbury to the Hudson River will be successful. At present, the attempt

to dispose of their \$10,000,000 of bonds at a reasonable price meets but little success. The aid of the State of Massachusetts has been invoked. That State is the owner of \$3,600,000 of its stock, and the question of what should be done, if anything, by the State to protect and make productive its present interest in the road, was, by the last legislature, referred to a special committee to report to the present session. That committee, with the manager of the company, and Mr. Briggs of the Railroad Commission, in June last made a thorough inspection of their present property and prospective lines, including the Hartford, Providence & Fish-kill road, and the partially finished work west from Waterbury. The report of the committee has not yet been published.

NEW YORK, HOUSATONIC & NORTHERN RAILROAD.

No report has been received from this company since that for the year 1873. No election of officers has been held since 1874, nor has anything been done in the way of construction. The company has been engaged in various legal proceedings, both in New York and in Connecticut, the most important of which are still pending. The property and earnings of the road in this State have been attached by various creditors, and are also claimed by the trustees for the mortgage bondholders. A decree of foreclosure has been rendered by our Superior Court in favor of the trustees, which has been taken up to the Supreme Court of Errors, and has not yet been decided. A like proceeding is pending in the Supreme Court of New York. The only completed portion of the road, that from Danbury to Brookfield Junction, is now, as for several years last past, leased and operated by the Housatonic Railroad Company.

FENCES.

But one application for fences has been presented to the Board during the year. Upon this the necessary order was issued, as also in the three cases pending at the time of our last report.

ANNUAL RETURNS OF THE COMPANIES.

The last General Assembly directed the appointment by the Governor of a committee of three, one of whom should be "one of the Railroad Commissioners, one a person of experience in the practical management of railroads, and one a person of financial experience and business ability," who should examine into the subject of the annual returns to be made by the companies to the commissioners, and prepare a schedule for the same which should be "simple, concise, and practical, and cover such points as said committee may deem of practical value to the public and to the stockholders and creditors of said companies;" which schedule, when reported to the commissioners and approved by the Governor, should take the place of the schedule then in use, and should *not be changed except by the General Assembly*.

The Governor appointed as this committee, George M. Woodruff of the Railroad Commissioners, John W. Bacon, who had been in charge of railroad construction and operation in this State for many years, and John W. Mansfield, Treasurer of the Connecticut Savings Bank of New Haven.

The committee found it no easy task to prepare a schedule which should be "simple and concise," and yet at the same time cover all points of practical value "to the public and to the stockholders and creditors of the companies." A schedule extended enough to include all matters of practical interest in regard to one company will necessarily include much which has no applicability to another, yet the same forms must be used by both. The committee, however, endeavored to prepare a schedule which should only contain those matters of which every company should keep a record and account, and so present these matters as to show in compact shape a statement that was believed to be of most interest to the public, to stockholders, and to creditors, viz.: first, the earnings and operating expenses, with the net earnings; second, the receipts from all sources and the expenses for all purposes for the year; and third, the general balance-sheet of the company, showing its financial condition at the close of business on the 30th of September. Then follow matters

of varied information, of interest more particularly to those who desire to study the details of management.

This form, as reported to the Commissioners and approved by the Governor, is the one in accordance with which the returns accompanying this report are made. By it the returns are much reduced in bulk, and the companies are relieved of the very considerable amount of labor in computing various proportions called for in the old form; all of this work having been transferred to the office of the Commissioners, where it has to be done in order to prepare the extended tabular statements found herewith.

On submitting the schedule to the test of actual use, two or three verbal corrections were found necessary to make it conform to the intention of the committee who prepared it. And while the General Assembly had reserved to itself the exclusive right to change the form, the Commissioners believed that it would not violate the spirit of the law if they directed the companies to conform to the manifest intent of the committee, and they therefore issued instructions to that effect.

It is of course far easier for the Commissioners to have the Legislature alone responsible for the form of these annual returns, and if it is intended that the Railroad Commissioners should simply be the channel through which the annual returns are to pass from the companies to the General Assembly, then it is of course proper to give them no authority to change in any way the form of those returns; but if they are to be held in any degree responsible for the character of them, and are expected to bring out in their reports those items which from time to time may be most interesting, then they should be allowed so to amend the forms as their experience and judgment may dictate, to carry out the design of the Legislature. The first system is pursued in New York, the last in Massachusetts.

The present schedule, as we have said, is much reduced from former ones, or from the one proposed for adoption at the last General Assembly, and yet even this will be pronounced unnecessarily minute in its inquiries by those who fail to

realize the importance of accurate and detailed accounts. This attention to details has too often been thought unnecessary by those who would aspire to manage this, the largest branch of business in our day, while the same men may have made themselves successful in other departments of trade only by this very attention to the minutest details.

The railroad manager who allows his car-wheels to be purchased of one maker because he sells for two or three dollars less than some other, without testing the miles of service which the one kind will render as compared with the other, who buys his oil according to the price per gallon without the knowledge of its lubricating qualities, his coal at the lowest market rate per ton without regard to its steam-producing power, or pays no attention to its economical use when purchased; who buys his rails, his ties, and indeed employs his men on the same principle, would sooner or later ruin any company. But the knowledge necessary for successful management can only be obtained by accurate accounts and complete returns. None realize this more than those in charge of the greater corporations of the country, and their accounts are models of detail, and were the same system pursued by all the companies, and such reports made to their stockholders as would enable them to judge of the care with which their property is managed, the need of State reports would be in a great degree removed; but at present all the knowledge which the stockholders of many of the companies or the public have of anything but the most general condition of the companies is gained from these State reports, and the extent and correctness of this knowledge is in proportion to the accuracy, minuteness, and completeness of these reports. And the Commissioners have reason to believe that were the companies not required to make these returns to us, and to correct errors and mistakes so brought out, the accounts of some of them would before long become so confused that the companies themselves would not know their true condition. Even as it is, the great latitude permitted, or rather the entire want of control over the forms of keeping accounts, renders it possible for a company to present a showing which, to say the least, is

illusivē. We do not propose, however, to trouble you with any repetition of our arguments of last year, or by offering any new ones, in favor of requiring a uniform system of bookkeeping by the railroad companies. That proposition was rejected, and the companies have been at liberty to keep their accounts in any way they chose to adopt, and so far as the present schedule of returns would require any alteration in the method or form of bookkeeping, that alteration could not by law be required for either the past year or the present, since a year's notice of any such required change must be given. We have nevertheless found the companies, with only two or three exceptions, entirely ready to make their returns in all respects in accordance with the new schedule. We would, however, ask that the law fixing the time when the companies shall make their returns to us be so amended as to require them to be made on or before the 1st of November, instead of the 15th, as at present. With the utmost diligence on the part of the Commissioners and their clerk, the time now allowed is wholly inadequate to enable us so to perfect the returns and our report as we desire.

MINOTT A. OSBORN.

For the first time since the organization of this Board, in 1853, death has caused a vacancy. Minott A. Osborn of New Haven, who was appointed by Governor Ingersoll, and who had been a member of the Board since September 1, 1875, died on the 24th of October last.

The vacancy thus caused was filled, until the rising of the present General Assembly, by the appointment, by Governor Hubbard, of John W. Bacon of Danbury.

GEO. M. WOODRUFF,
GEO. W. ARNOLD,
JOHN W. BACON,
Railroad Commissioners.

HARTFORD, January, 1878.

STATISTICAL TABLES.

TABLE I.

Number.	1 NAMES OF ROADS AND BRANCHES. [Branches in Italics.]	2 Chartered.	3 Opened for use.	4 LOCATION OF ROAD.		5 LENGTH OF MAIN LINE AND BRANCHES.		6 DOUBLE TRACK.		7 SIDINGS.		8 LENGTH OF ROAD, SINGLE TRACK MILES.	
				From	To	Total.	In Conn.	Total.	In Conn.	Total.	In Conn.	Total.	In Conn.
1	Boston & New York Air Line,*	1875	1870-73	New Haven, Ct.	Willimantic, Ct.	50.	50.	.....	.....	4.07	4.07	54.07	54.07
2	Colchester, -	1876		Colchester.	Turnerville Stat'n.	3.59	3.59	.....	.....	.5	.5	4.09	4.09
3	Connecticut Central, <i>Rockville,</i>	1871	1876 1877	East Hartford, Ct. Melrose, Ct.	Mass. State Line. Rockville, Ct.	20.25 7.	20.25 7.	.....	.....	.60	.60	27.85	27.85
4	Connecticut Valley, -	1868	1871	Hartford, Ct.	Fenwick, Ct.	46.2	46.2	.....	.....	5.8	5.8	52.	52.
5	Connecticut Western, -	1868	1871	Hartford, Ct.	N. Y. State Line.	66.7	66.7	.....	.....	10.	10.	76.7	76.7
6	Danbury & Norwalk,† <i>Ridgefield, Hawleyville,</i>	1850 1870 1872	1852 1870 1872	Danbury, Ct. Branchville, Ct. Bethel, Ct.	So. Norwalk, Ct. Ridgefield, Ct. Hawleyville, Ct.	23.8 4. 6.	23.8 4. 6.	.....	.....	5.	5.	38.8	38.8
7	Hartford, Providence & Fishkill, <i>Dorrance Street,</i>	1833	1849-55	Waterbury, Ct.	Providence, R. I. " "	122.36 .82	96.04	.....	.....	26.52	18.91	149.70	114.95
8	Housatonic, -	1836	1842	Bridgeport, Ct.	Mass. State Line.	74.	74.	.....	.....	7.	7.	81.	81.
9	Naugatuck, -	1845	1849	Winsted, Ct.	{ Junction N. Y., N. H. & H. R. R. }	56.55	56.55	.....	.....	10.10	10.10	66.65	66.65
10	New Canaan, -	1866	1868	New Canaan, Ct.	Stamford, Ct.	8.3	8.3	.....	.....	.47	.47	8.77	8.77
11	New Haven & Derby, -	1864	1871	New Haven, Ct.	Ansonia, Ct.	13.	13.	.....	.....	1.74	1.74	14.74	14.74
12	New Haven & Northampton, - <i>Collinsville, Tartfordville,</i>	1846	1848-68	New Haven, Ct. Farmington, Ct. Simsbury, Ct.	Williamsb'g, Mass. New Hartford, Ct. Tartfordville, Ct.	83.88 14.09 1.04	51.26 14.09 1.04	.....	.....	25.75	14.25	124.76	80.64
13	New London Northern,†	1859	1849-67	New London, Ct.	Miller's Falls, Ms.	100.	56.	.....	.....	15.52	10.82	115.52	66.82

	14	New York, Housatonic & Northern, ¹	1863	1863	Br'kfield Junc., Ct.	White Plains, N. Y.	75.50	5.50	.....	.....	25.70	3.03	5.50	5.50
15	New York & New England, ²	-	1873	1855-72	Willimantic, Ct.	Boston, Mass.	85.75	34.25	14.	.....	.....	.....	175.70	42.28
	Woonsocket,				Brookline, Mass.	Woonsocket, R. I.	33.75		.....	.....	.....	.....
	Dedham,				Islington, Mass.	Dedham, Mass.	2.		.....	.....	.....	.....
	Southbridge,				E. Thompson, Ct.	Southbridge, Mass.	17.50	5.00	.....	.....	.....	.....
16	New York, New Haven & Hartford, ³	-	1871	1839-70	Harlem Junc., N. Y.	Springfield, Mass.	123.	102.	123.	102.	54.30	46.3	315.30	267.80
	New Britain,				New Britain, Ct.	Berlin Junc., Ct.	3.	3.	.....	.....	.....	.....
	Middletown,				Middletown, Ct.	"	10.	10.	.....	.....	.....	.....
	Suffield,				Suffield, Ct.	Windsor Locks, Ct.	4.50	4.50	.....	.....	.....	.....
17	New York, Providence & Boston,	-	1832	1837	Groton, Ct.	Providence, R. I.	62.50	17.	50.	5.50	7.75	4.63	120.35	27.13
18	Norwich & Worcester,	-	1833	1840	Norwich, Ct.	Worcester, Mass.	59.40	42.	.....	.....	13.30	9.80	80.30	57.80
	Allyn's Point,				"	Allyn's Point, Ct.	7.	7.	.....	.....	.....	.....
19	Ridgefield & New York, ⁴	-	1867		Ridgefield, Ct.	Port Chester, N. Y.		4.80	.....	.....	.75	.75	5.55	5.55
20	Rockville,	-	1857	1863	Rockville, Ct.	Vernon, Ct.	4.80		.....	.....	.75	.75	33.67	33.67
21	Shepang, ⁵	-	1873	1872	Litchfield, Ct.	Hawleyville, Ct.	32.28	32.28	.....	.....	1.39	1.39	56.68	56.68
22	Shore Line, ⁶	-	1864	1862	New Haven, Ct.	New London, Ct.	50.	50.	.....	.....	6.68	6.68	3.42	3.42
23	South Manchester,	-	1866	1869	S. Manchester, Ct.	N. Manchester, Ct.	2.25	2.25	.....	.....	1.17	1.17	4.85	4.85
24	Watertown & Waterbury,	-	1869	1871	Watertown, Ct.	Waterbury, Ct.	4.60	4.60	.....	.....	.25	.25	1,032.57	1,193.46
	Total,	-	-	-			1,209.41	922.	187.	107.50	226.16	163.96		

* Road commenced operations in 1870, under the charter granted to the New Haven, Middletown & Willimantic R. R. Company in 1867.

† Original charter granted to the Fairfield County R. R. Company in 1835, renewed in 1846, and name changed to D. & N. R. R. Company in 1850.

‡ The New London, Willimantic & Springfield R. R. Company was incorporated in 1847. In 1848, that Company and the New London, Willimantic & Palmer R. R. Company, the mortgage of which having been foreclosed, were permitted, by the Legislature of Connecticut, to become one corporation, to be known as the N. L., W. & P. R. R. Company, the mortgage of which having been foreclosed, the holders of the mortgage bonds were incorporated as the N. L., N. R. R. Company in 1859.

¹ Unfinished. Length of proposed road, 60 miles; completed only from Brookfield Junction, Conn., to Danbury, Conn., 5.5 miles.

² Road commenced operations in 1867, under charter granted in 1833; Hartford & Springfield R. R. Company in 1835, and privileges of its charter conferred on H. & N. H. R. R. Company in 1842.

³ Hartford & New Haven R. R. Company incorporated in 1844, and consolidated with H. & N. H. R. R. Company in 1872.

⁴ Unfinished. Proposed line 23.29 miles, of which 15.94 are in Connecticut.

⁵ Charter granted to Shepang Valley R. R. Company in 1868.

⁶ New Haven & New London R. R. Company incorporated in 1848; mortgage foreclosed and bondholders incorporated as Shore Line Railway Company in 1864.

TABLE II.—CAPITAL STOCK.

Number.	RAILROADS.	14 Authorized by Charter.	15 Authorized by vote of Company.	16 Issued for Cash.	17 Issued for Bonds.	18 Issued for stock of other corpo- rations.	19 Issued for undi- vided earnings.	20 Issued for increased valua- tion.
1	Boston & New York Air Line, -	\$4,000,000.00	\$4,000,000.00	.....	\$2,893,800.00	.....	.....	.....
2	Colchester, - - -	50,000.00	25,000.00	\$25,000.00	.....	.....	.....	.....
3	Connecticut Central, - - -	800,000.00	800,000.00	350,700.00	.....	.....	.....	.....
4	Connecticut Valley, - - -	1,500,000.00	1,500,000.00	1,069,000.00	.....	.....	.....	.....
5	Connecticut Western, - - -	3,000,000.00	3,000,000.00	1,890,000.00	.....	.....	.....	.....
6	Danbury & Norwalk, - - -	1,000,000.00	600,000.00	338,416.25	.....	.....	\$101,583.75	\$160,000.00
7	Hartford, Prov. & Fishkill, -	4,000,000.00	4,000,000.00	2,037,939.98	.....	.....	.....	.....
8	Housatonic, - - -	2,000,000.00	2,000,000.00	2,000,000.00	.....	.....	142,700.00	448,825.00
9	Naugatuck, - - -	2,000,000.00	2,000,000.00	397,696.00	273,000.00	.....	.....	.....
10	New Canaan, - - -	200,000.00	200,000.00	164,050.00	.....	.....	.....	.....
11	New Haven & Derby, - - -	700,000.00	455,700.00	452,000.00	.....	.....	.....	.....
12	New Haven & Northampton, -	5,000,000.00	2,600,000.00	1,882,000.00	.....	.....	578,000.00	.....
13	New London Northern, - - -	2,000,000.00	1,500,000.00	.....	1,102,660.00	\$56,666.67	.....	.....
14	N. Y., Housatonic & Northern, -	3,000,000.00	3,000,000.00	340,673.33	.....	.....	.....	.....
15	New York & New England, -	20,000,000.00	20,000,000.00	.....	5,695,000.00	.....	.....	.....
16	N. Y., N. H. & Hartford, - -	15,500,000.00	15,500,000.00	.....	.....	15,500,000.00	.....	.....
17	N. Y., Providence & Boston, -	4,000,000.00	4,000,000.00	3,000,000.00	.....	.....	.....	.....
18	Norwich & Worcester, - - -	3,825,000.00	3,825,000.00	2,597,800.00	.....	.....	.....	.....
19	Ridgefield & New York, - - -	1,250,000.00	1,250,000.00	160,700.00	.....	.....	.....	.....
20	Rockville, - - -	100,000.00	100,000.00	97,750.00	.....	.....	.....	.....
21	Shepaug, - - -	700,000.00	300,000.00	89,700.00	210,000.00	.....	.....	.....
22	Shore Line, - - -	1,000,000.00	1,000,000.00	62,845.20	678,125.00	.....	.....	259,029.80
23	South Manchester, - - -	40,000.00	40,000.00	.....	.....	.....	.....	.....
24	Watertown & Waterbury, - -	150,000.00	130,000.00	118,200.00	.....	.....	.....	.....
Total, - - -		\$75,815,000.00	\$71,825,700.00	17,114,470.76	\$10,852,585.00	\$15,556,666.67	\$822,283.75	\$867,854.80

TABLE III.—CAPITAL STOCK.

Number.	RAILROADS.	21 Otherwise issued.	22 Total amount issued.	23 Total issued per last report.	24 Issued per mile of road.	25 Amount held in Connecticut.	26 Amount same per last report.
1	Boston & New York Air Line, -	-	\$2,893,800.00	\$2,831,158.25	\$57,876.00	\$1,036,200.00	\$1,064,600.00
2	Colchester, -	-	25,000.00	-	7,002.80	25,000.00	-
3	Connecticut Central, -	\$86,900.00	437,600.00	275,500.00	16,058.72	277,600.00	155,100.00
4	Connecticut Valley, -	-	1,069,000.00	1,069,000.00	23,038.79	988,600.00	985,400.00
5	Connecticut Western, -	-	1,890,100.00	1,888,600.00	28,337.33	1,586,000.00	1,584,500.00
6	Danbury & Norwalk, -	-	600,000.00	600,000.00	17,751.48	203,000.00	192,950.00
7	Hartford, Providence & Fishkill, -	-	2,037,939.98	2,037,939.98	16,543.47	-	-
8	Housatonic, -	-	2,000,000.00	2,000,000.00	27,027.03	697,000.00	1,000,000.00
9	Naugatuck, -	-	2,000,000.00	1,918,400.00	35,366.93	1,403,890.00	1,332,200.00
10	New Canaan, -	737,779.00	164,050.00	164,050.00	19,766.86	137,000.00	137,000.00
11	New Haven & Derby, -	-	452,000.00	455,700.00	34,769.23	423,500.00	423,500.00
12	New Haven & Northampton, -	-	2,460,000.00	2,460,000.00	24,845.98	1,648,800.00	1,723,100.00
13	New London Northern, -	-	1,500,000.00	1,500,000.00	15,000.00	968,100.00	1,120,300.00
14	New York, Housatonic & Northern, -	-	261,200.00	261,200.00	4,353.33	-	42,800.00
15	New York & New England, -	-	5,695,000.00	5,685,000.00	16,949.40	35,200.00	35,200.00
16	New York, New Haven & Hartford, -	-	15,500,000.00	15,500,000.00	110,320.28	5,841,200.00	5,737,900.00
17	New York, Providence & Boston, -	-	3,000,000.00	3,000,000.00	48,000.00	57,000.00	614,000.00
18	Norwich & Worcester, -	-	*2,604,400.00	2,597,800.00	39,222.89	60,600.00	59,600.00
19	Ridgefield & New York, -	-	207,100.00	207,100.00	8,892.23	46,400.00	119,900.00
20	Rockville, -	-	97,750.00	97,750.00	20,364.58	97,750.00	97,750.00
21	Shepaug, -	-	297,000.00	294,000.00	9,384.39	296,700.00	292,500.00
22	Shore Line, -	-	1,000,000.00	1,000,000.00	20,000.00	659,600.00	622,600.00
23	South Manchester, -	-	40,000.00	40,000.00	17,777.78	40,000.00	40,000.00
24	Watertown & Waterbury, -	-	118,200.00	118,200.00	25,695.65	118,200.00	118,200.00
	Total, -	\$824,679.00	*\$45,350,139.98	\$46,001,398.23	†\$88,324.58	\$16,647,734.00	\$17,499,100.00

* Includes \$6,600 of stock issued, but not entitled to dividends.

† Average.

DEBT.

TABLE IV.—CAPITAL STOCK.

Number.	RAILROADS.	27 Par value per share.	28 Number of stock- holders in Conn.	29 Number of same per last report.	30 Rate of interest on funded debt.	31 Unpaid interest on same.	32 Total amount funded debt.	33 Amount of same per last report.
1	Boston & New York Air Line, -	\$100.00	395	399	7 per cent.	.....	\$488,000.00	\$360,000.00
2	Colchester, -	100.00	1	.....	.....	.....	.....	.....
3	Connecticut Central, -	100.00	135	126	7 " "	.....	262,500.00	262,500.00
4	Connecticut Valley, -	100.00	176	176	7 " "	.....	2,250,000.00	2,250,000.00
5	Connecticut Western, -	100.00	210	209	7 " "	\$472,500.00	2,945,500.00	3,000,000.00
6	Danbury & Norwalk, -	50.00	89	82	7 " "	309,277.50	500,000.00	500,000.00
7	Hartford, Providence & Fishkill, -	100.00	.....	.....	7 " "	.....	2,055,500.00	2,055,500.00
8	Housatonic, -	100.00	380	410	6 and 7 " "	.....	550,000.00	550,500.00
9	Naugatuck, -	100.00	373	359	.....	.....	.....	.....
10	New Canaan, -	50.00	197	207	7 " "	8,000.00	75,000.00	75,000.00
11	New Haven & Derby, -	100.00	320	323	7 " "	.....	525,000.00	525,000.00
12	New Haven & Northampton, -	100.00	214	217	6 and 7 " "	.....	2,181,000.00	2,179,000.00
13	New London Northern, -	100.00	197	227	6 and 7 " "	.....	687,500.00	682,000.00
14	N. Y., Housatonic & Northern, -	100.00	.....	.....	7 " "	.....	249,000.00	249,000.00
15	New York & New England, -	100.00	10	10	.....	.....	376,000.00	316,000.00
16	N. Y., New Haven & Hartford, -	100.00	1,461	1,378	.....	.....	1,163,000.00	1,163,000.00
17	New York, Providence & Boston, -	100.00	13	13	6 and 7 " "	.....	400,000.00	550,000.00
18	Norwich & Worcester, -	100.00	14	13	6 and 7 " "	.....	.....	.....
19	Ridgefield & New York, -	50.00	109	108	.....	.....	.....	.....
20	Rockville, -	100.00	46	46	6 " "	.....	6,000.00	26,605.00
21	Shepaug, -	100.00	14	14	7 " "	28,000.00	400,000.00	400,000.00
22	Shore Line, -	100.00	189	186	7 " "	.....	200,000.00	200,000.00
23	South Manchester, -	100.00	9	9	.....	.....	.....	.....
24	Watertown & Waterbury, -	50.00	56	56	7 " "	5,320.00	19,000.00	19,000.00
	Total, -		4,608	4,568		\$823,097.50	\$15,333,000.00	\$15,363,105.00

TABLE V.—DEBT.

Number.	RAILROADS.	34 Amount of bills payable.	35 Amount of same per last report.	36 Total.	37 Total per last report.	38 Proportion per mile of road.	39 Total stock and debt.
1	Boston & New York Air Line,	\$30,559.57	\$128,911.35	\$518,559.57	\$488,911.35	\$10,371.20	\$3,412,359.57
2	Colchester, -	25,096.00	.....	25,096.00	.....	.....	50,096.00
3	Connecticut Central, -	35,123.52	37,050.28	297,623.52	299,550.28	10,921.96	735,223.52
4	Connecticut Valley, -	280,435.81	276,425.38	2,530,435.81	2,876,425.38	54,535.26	3,599,435.81
5	Connecticut Western, -	43,812.34	183,960.08	2,989,312.34	3,183,960.08	44,817.28	4,879,412.34
6	Danbury & Norwalk, -	.....	.....	500,000.00	500,000.00	14,792.90	1,100,000.00
7	Hartford, Providence & Fitchkill,	331,363.25	291,648.33	2,386,863.25	2,347,148.33	19,375.94	4,424,803.23
8	Housatonic, -	79,050.00	147,264.85	629,050.00	697,764.85	8,500.68	2,629,050.00
9	Naugatuck, -	25,000.00	25,000.00	25,000.00	25,000.00	442.09	2,025,000.00
10	New Canaan, -	20,860.61	20,860.61	95,860.61	95,860.61	11,550.53	259,910.61
11	New Haven & Derby, -	80,409.63	75,000.00	605,409.63	600,000.00	46,569.97	1,057,409.63
12	New Haven & Northampton, -	197,700.00	236,700.00	2,378,700.00	2,415,700.00	24,024.85	4,838,700.00
13	New London Northern, -	162,500.00	183,288.20	850,000.00	865,288.20	8,500.00	2,350,000.00
14	New York, Housatonic & Northern,	225,374.37	225,374.37	474,374.37	474,374.37	7,906.24	735,574.37
15	New York & New England, -	618,521.64	723,030.84	994,521.64	1,039,030.84	2,959.88	6,689,521.64
16	New York, New Haven & Hartford, -	3,000.00	235,259.35	3,000.00	235,259.35	21.35	15,503,000.00
17	New York, Providence & Boston, -	.....	.....	1,163,000.00	1,163,000.00	18,608.00	4,163,000.00
18	Norwich & Worcester, -	.....	165,732.33	400,000.00	715,732.33	6,024.10	3,004,400.00
19	Ridgefield & New York, -	.....	.....	.....	.....	.....	207,100.00
20	Rockville, -	23,698.25	.....	29,698.25	26,605.00	6,187.14	127,448.25
21	Shepaug, -	42,650.03	40,923.25	442,650.03	440,923.25	1,321.25	739,650.03
22	Shore Line, -	.....	.....	200,000.00	200,000.00	4,000.00	1,200,000.00
23	South Manchester, -	27,000.00	27,000.00	27,000.00	27,000.00	12,000.00	67,000.00
24	Watertown & Waterbury, -	.....	4,489.75	19,000.00	23,489.75	4,130.43	137,200.00
	Total, -	\$2,252,155.02	\$3,027,918.97	\$17,585,155.02	\$18,309,023.97	* \$14,540.27	\$63,935,295.00

* Average.

TABLE VI.—COST OF ROAD AND EQUIPMENT.

Number.	RAILROADS.	40	41	42	43	44
		Total cost of road.	Cost of equipment.	Total cost of road and equipment.	Total cost of same per last report.	Cost per mile of road
1	Boston & New York Air Line,	\$3,301,983.85	\$127,395.16	\$3,429,379.01	\$3,312,103.39	\$68,587.58
2	Colchester, -	50,096.00	.....	50,096.00	.....	.....
3	Connecticut Central,	730,996.64	.....	730,996.64	655,441.49	26,641.47
4	Connecticut Valley, -	2,791,956.88	281,925.94	3,073,882.82	3,072,781.05	66,451.82
5	Connecticut Western, -	4,632,241.37	375,868.75	5,008,110.12	4,983,899.58	75,444.06
6	Danbury & Norwalk, -	371,094.56	164,739.58	1,135,834.14	1,135,834.14	33,604.56
7	Hartford, Providence & Fishkill,	4,457,059.51	718,427.62	5,175,487.13	5,153,640.45	41,818.62
8	Housatonic, -	2,040,392.59	518,859.83	2,559,252.42	2,532,464.54	37,159.89
9	Naugatuck, -	1,928,845.20	234,086.57	2,162,931.77	2,056,851.77	38,248.13
10	New Canaan,	230,746.03	26,697.90	257,443.93	257,443.93	31,020.17
11	New Haven & Derby,	983,101.89	79,507.82	1,062,609.71	1,046,657.45	81,739.21
12	New Haven & Northampton,	4,036,108.17	796,515.66	4,832,623.83	4,805,248.72	48,809.45
13	New London Northern, -	2,032,898.14	231,902.11	*2,264,800.25	2,259,615.56	22,648.00
14	New York, Housatonic & Northern, -	649,074.77	12,737.17	1661,811.94	1661,811.94	11,030.29
15	New York & New England,	20,553,244.94	572,938.42	21,126,183.36	21,066,233.32	62,875.55
16	New York, New Haven & Hartford,	13,378,547.38	2,114,501.42	15,693,048.80	15,693,048.80	111,694.30
17	New York, Providence and Boston, -	2,645,020.68	559,486.63	3,204,507.31	3,148,225.86	51,272.11
18	Norwich & Worcester,	3,183,145.93	179,750.67	*3,362,896.60	2,969,158.07	50,646.03
19	Ridgefield & New York,	175,000.00	.....	175,000.00	175,000.00	7,513.95
20	Rockville, -	144,247.66	28,857.99	173,105.65	173,105.65	36,063.68
21	Shepaug, -	257,459.58	11,064.20	268,523.78	266,023.78	8,318.58
22	Shore Line, -	1,169,496.10	.....	1,169,496.10	1,169,496.10	23,389.92
23	South Manchester, -	67,000.00	.....	67,000.00	67,000.00	29,777.78
24	Watertown & Waterbury, -	134,248.43	.....	134,248.43	134,248.43	29,184.44
	Total,	\$70,744,006.30	\$7,035,263.44	\$77,779,259.74	\$76,795,334.02	\$864,311.74

* As per balance-sheet.

† As per last return rendered.

‡ As corrected.

§ Average.

TABLE VII.—EARNINGS.

Number.	RAILROADS.	45 Passengers.	46 Freight.	47 Mails.	48 Express.	49 Rents.	50 Other sources.
1	Boston & New York Air Line, -	\$89,202.24	\$112,577.57	\$6,230.98	\$5,960.00	\$704.48	\$149.83
2	Colchester, -	.....	.....	.....	.....	.....	.....
3	Connecticut Central, -	28,675.03	53,739.79	2,043.27	460.02	.....	.....
4	Connecticut Valley, -	86,603.84	83,313.81	2,020.21	2,265.98	3,858.64	3,264.05
5	Connecticut Western, -	92,351.08	128,660.77	3,804.90	3,125.42	.....	.....
6	Danbury & Norwalk, -	71,307.59	85,174.56	2,776.50	3,600.00	1,785.25	601.40
7	Hartford, Providence & Fishkill, -	414,061.56	418,328.29	9,263.74	16,096.72	39,894.65	.....
8	Housatonic, -	168,495.98	396,541.79	10,468.15	12,750.00	.....	1,241.24
9	Naugatuck, -	179,296.52	316,483.10	6,594.10	10,500.00	3,510.54	4,436.07
10	New Canaan, -	9,072.91	5,361.77	829.00	100.00	100.00	.....
11	New Haven & Derby, -	45,808.40	46,812.10	664.07	1,044.21	1,210.50	2,136.94
12	New Haven & Northampton, -	126,912.26	392,406.96	13,132.53	12,000.00	2,606.41	17,308.73
13	New London Northern, -	187,465.47	302,590.95	9,856.98	7,976.04	11,052.34	18,442.67
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....
15	New York & New England, -	421,147.08	477,399.77	14,511.61	38,052.73	5,505.59	53,720.06
16	New York, New Haven & Hartford, -	2,381,904.83	1,326,707.34	67,458.39	144,977.06	77,705.24	33,012.75
17	New York, Providence & Boston, -	380,486.44	290,104.19	8,835.77	23,247.01	16,053.38	134,969.95
18	Norwich & Worcester, -	213,166.37	479,619.34	4,384.50	19,465.10	377.62	.....
19	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....	.....
21	Shepaug, -	10,295.34	25,268.11	1,820.02	571.48	90.00	11,034.54
22	Shore Line, -	251,735.18	65,742.40	8,185.15	12,274.63	4,437.23	.....
23	South Manchester, -	.....	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....
	Total, -	\$5,157,898.10	\$5,006,832.61	\$172,879.87	\$314,466.40	\$168,891.87	\$280,318.25

TABLE VIII.—EARNINGS.

Number.	RAILROADS.	51 Total.	52 Total per last report.	53 Per mile of road operated.	54 Total operating expenses.	55 Net earnings.	56 Same per last report.
1	Boston & New York Air Line, -	\$214,825.10	\$167,991.44	\$4,396.50	\$138,562.47	\$70,262.63	\$38,192.12
2	Colchester, -	.....	.....	.....	.....	.....	.....
3	Connecticut Central, -	84,918.11	3,509.85	3,116.26	72,527.16	12,390.95	1,464.82
4	Connecticut Valley, -	181,326.53	268,841.88	3,907.90	122,306.99	47,960.54	14,645.18
5	Connecticut Western, -	227,942.17	318,286.71	3,417.42	169,291.69	58,650.48	110,641.25
6	Danbury & Norwalk, -	165,245.30	173,478.00	4,888.91	114,989.98	50,275.32	81,267.52
7	Hartford, Providence & Fishkill, -	897,644.96	950,744.48	7,286.85	681,706.11	215,938.85	185,996.11
8	Housatonic, -	589,407.16	656,544.24	7,964.96	434,776.84	154,630.32	169,348.01
9	Huagatuck, -	520,820.33	501,604.86	9,209.91	292,893.00	227,927.33	225,300.05
10	New Canaan, -	15,463.68	18,465.76	1,863.26	13,539.35	1,934.33	5,977.27
11	New Haven & Derby, -	97,676.22	89,437.49	7,513.56	47,841.10	49,835.12	36,934.53
12	New Haven & Northampton, -	564,366.89	570,397.39	5,700.10	348,428.25	215,938.64	188,598.31
13	New London Northern, -	537,384.45	508,902.36	5,373.84	350,072.23	187,312.22	181,469.87
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....
15	New York & New England, -	1,010,336.84	1,000,482.26	7,268.61	814,614.45	195,722.39	225,537.98
16	New York, New Haven & Hartford, -	4,031,765.61	4,314,682.13	28,142.78	2,083,046.54	1,948,719.07	1,971,404.37
17	New York, Providence & Boston, -	883,696.74	1,065,228.14	13,659.15	466,061.35	387,635.39	492,673.14
18	Norwich & Worcester, -	717,012.93	758,670.49	10,798.39	404,956.03	312,056.90	353,188.33
19	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....	.....
21	Shepaug, -	49,079.49	40,601.36	1,520.43	35,340.91	13,538.58	11,247.87
22	Shore Line, -	342,374.59	379,571.05	6,847.49	292,505.15	49,869.44	118,927.49
23	South Manchester, -	.....	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....
	Total, -	\$11,101,287.10	\$11,793,125.22	\$9,179.09	\$6,883,639.60	\$4,206,588.50	\$4,411,814.22

* Average.

TABLE IX.—OPERATING EXPENSES.

Number.	RAILROADS.	51	52	53	54	55	56	57
		Repairs of road-bed and track.	Repairs of bridges.	Repairs of fences.	Rep's of buildings and fixtures.	Repairs of locomotives.	Repairs of cars.	Repairs of machinery and tools.
1	Boston & New York Air Line, -	\$22,349.34	\$798.50	\$108.39	\$368.86	\$3,241.75	\$5,641.48	\$871.45
2	Colchester, -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, -	8,976.66	97.36	.....	.....	419.57	917.59	.....
4	Connecticut Valley, -	15,598.01	3,278.31	480.95	3,782.98	7,257.34	8,080.73	694.97
5	Connecticut Western, -	50,009.43	2,827.73	833.08	3,664.95	7,715.14	3,851.60	1,413.02
6	Danbury & Norwalk, -	40,368.61	1,279.92	869.61	1,002.15	5,176.43	7,453.51	.....
7	Hartford, Providence & Fishkill, -	147,775.31	13,292.67	7,192.10	14,281.86	35,582.43	55,787.10	.....
8	Housatonic, -	109,469.08	3,073.19	880.34	4,773.79	15,039.43	23,287.92	2,841.41
9	Naugatuck, -	69,095.62	7,500.58	2,978.65	12,664.35	8,045.81	24,125.70	4,628.54
10	New Canaan, -	3,506.96	42.20	.....	.....	126.73	85.10	251.68
11	New Haven & Derby, -	7,264.01	3,824.08	181.32	282.51	1,082.31	2,673.10	60.03
12	New Haven & Northampton, -	96,771.36	7,465.98	1,503.16	9,786.80	16,811.97	19,116.21	64.73
13	New London Northern, -	85,748.53	7,961.43	5,915.38	12,381.92	15,894.11	23,300.06	1,587.01
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....	.....
15	New York & New England, -	202,408.64	17,049.65	4,320.92	14,326.88	49,043.57	44,051.29	5,629.40
16	New York, New Haven & Hartford, -	218,892.47	66,669.29	5,441.81	35,908.73	110,905.92	143,692.16	11,130.65
17	New York, Providence & Boston, -	118,739.34	8,078.83	2,893.97	6,902.42	21,167.78	37,204.51	1,320.13
18	Norwich & Worcester, -	64,592.56	7,327.94	452.23	4,981.03	27,565.52	40,008.04	3,782.82
19	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....	.....	.....
21	Shepaug, -	12,103.45	142.72	152.75	70.74	4,259.63	1,057.09	126.97
22	Shore Line, -	126,897.96	9,863.97	.....	2,549.22	8,388.88	29,419.74	.....
23	South Manchester, -	.....	.....	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....	.....
	Total, -	\$1,400,467.34	\$160,574.35	\$34,204.66	\$127,729.19	\$387,724.32	\$469,752.93	\$34,402.81

TABLE X.—OPERATING EXPENSES—FUEL.

Number.	RAILROADS.	LOCOMOTIVES AND CARS.				STATIONS AND SHOPS.				
		58 COAL.		59 WOOD.		60 COAL.		61 WOOD.		
		Number of tons.	Cost.	Number of cords.	Cost.	Number of tons.	Cost.	Number of cords.	Cost.	
1	Boston & New York Air Line,	3,665.	\$17,119.84	50.00	\$200.00	118.00	\$655.51	12.00	\$48.00	\$18,023.35
2	Colchester, - - -	.....	.....	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central,	789.	4,763.44	485.00	2,150.03	50.00	389.53	.....	.....	7,303.00
4	Connecticut Valley,	2,195.	11,135.76	50.25	198.98	179.00	832.85	.....	.....	12,167.09
5	Connecticut Western,	4,852.	27,433.80	138.00	415.25	353.00	1,997.04	.....	.....	29,846.09
6	Danbury & Norwalk,	1,894.	11,066.50	75.00	300.00	100.00	600.00	10.00	45.00	12,011.50
7	Hartford, Providence & Fishkill,	11,067.5	71,827.02	807.25	5,753.25	948.75	6,594.34	133.00	1,099.89	85,274.50
8	Housatonic, - - -	9,010.	41,443.24	250.00	1,236.64	570.00	3,132.23	.....	.....	45,812.11
9	Naugatuck, - - -	5,075.	24,714.93	374.00	1,215.65	536.00	2,544.03	.....	.....	28,474.61
10	New Canaan, - - -	334.	1,793.93	.....	.....	.....	.....	.....	.....	1,793.93
11	New Haven & Derby,	788.	3,870.24	22.00	89.75	93.00	381.80	.....	.....	4,341.79
12	New Haven & Northampton,	7,864.	38,711.38	60.00	200.00	432.00	2,129.87	.....	.....	41,041.25
13	New London Northern,	4,340.	23,383.64	8,997.00	41,616.52	325.00	1,629.97	350.00	1,526.50	68,156.63
14	N. Y. Housatonic & Northern,	.....	.....	.....	.....	.....	.....	.....	.....	.....
15	New York & New England -	13,773.	75,965.46	176.00	970.45	.....	6,003.59	.....	.....	82,939.50
16	N. Y., New Haven & Hartford,	44,009.	206,355.03	630.00	2,664.31	1,500.00	6,000.00	.....	.....	215,019.34
17	N. Y., Providence & Boston,	7,510.	34,025.50	.....	.....	378.00	2,386.25	.....	.....	36,411.75
18	Norwich & Worcester,	.....	.....	.....	.....	.....	.....	.....	.....	41,510.77
19	Ridgefield & New York,	.....	.....	.....	.....	.....	.....	.....	.....	.....
20	Rockville, - - -	.....	.....	.....	.....	.....	.....	.....	.....	.....
21	Shepaug, - - -	1,024.	6,643.53	.....	.....	42.00	285.89	.....	.....	6,929.42
22	Shore Line, - - -	5,248.	26,237.72	107.00	534.99	.....	.....	.....	.....	26,772.71
23	South Manchester,	.....	.....	.....	.....	.....	.....	.....	.....	.....
24	Watertown & Waterbury,	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total, - - -		123,437.5	\$626,490.96	12,221.50	\$57,545.52	5,624.75	\$35,562.40	505.00	\$2,719.38	\$763,829.34

TABLE XI.—OPERATING EXPENSES.

Number.	RAILROADS.	63 Salaries and labor not be- fore stated.	64 Oil and waste.	65 Injuries to persons.	66 Damages to property.	67 Insurance.	68 Rent of other roads.	69 Other operating expenses.
1	Boston & New York Air Line, -	\$59,164.53	\$2,481.18	\$267.48	\$284.36	\$348.39	\$7,800.00	\$16,813.31
2	Colchester, -	-	-	-	-	-	-	-
3	Connecticut Central, -	25,386.89	670.76	-	-	227.62	21,358.82	7,168.99
4	Connecticut Valley, -	66,377.62	1,331.77	10.00	198.18	1,919.99	-	1,129.05
5	Connecticut Western, -	58,879.22	2,042.50	25.00	431.11	957.55	5,475.53	1,319.74
6	Danbury & Norwalk, -	35,115.00	509.16	5,599.60	1,645.15	240.00	-	3,699.34
7	Hartford, Providence & Fishkill, -	233,664.29	10,883.20	1,290.05	1,332.60	6,295.27	40,443.78	28,610.95
8	Housatonic, -	129,020.77	8,205.18	-	907.80	2,009.00	80,340.12	9,116.70
9	Naugatuck, -	101,979.26	3,140.72	3,855.75	366.44	4,091.70	17,153.36	4,791.91
10	New Canaan, -	4,787.50	209.26	-	-	168.63	600.00	1,967.36
11	New Haven & Derby, -	21,852.73	1,183.86	-	37.19	302.65	3,360.00	1,395.52
12	New Haven & Northampton, -	124,476.28	6,919.91	209.50	433.63	1,397.99	15,306.02	7,123.46
13	New London Northern, -	97,433.27	6,854.79	200.00	868.25	2,700.37	-	21,070.48
14	New York, Housatonic & Northern, -	-	-	-	-	-	-	-
15	New York & New England, -	247,237.10	5,509.33	143.98	1,788.33	5,945.82	-	134,220.14
16	New York, New Haven & Hartford, -	707,765.96	39,730.88	21,720.49	5,511.45	6,237.76	*100,000.00	494,459.63
17	New York, Providence & Boston, -	174,779.41	10,115.71	1,671.50	579.50	3,039.29	-	43,157.21
18	Norwich & Worcester, -	150,646.23	4,807.40	366.95	491.64	3,693.55	37,899.98	16,889.37
19	Ridgefield & New York, -	-	-	-	-	-	-	-
20	Rockville, -	-	-	-	-	-	-	-
21	Shepaug, -	8,819.55	669.54	-	21.62	521.56	-	665.87
22	Shore Line, -	46,803.69	5,218.94	18,849.70	283.84	-	-	17,456.50
23	South Manchester, -	-	-	-	-	-	-	-
24	Watertown & Waterbury, -	-	-	-	-	-	-	-
Total, -		\$2,294,189.40	\$110,484.09	\$54,210.00	\$15,180.99	\$40,097.14	\$329,737.61	\$811,055.53

* Amount paid Shore Line Railway Company, and deducted from receipts of that division.

TABLE XII.

Number.	RAILROADS.	70	71	72	73	74	75	76
		Total operating expenses.	Total per last report.	Per mile of road operated.	Paid for taxes.	Paid for interest.	Paid for dividends.	Dividends paid per last report.
1	Boston & New York Air Line,	\$138,562.47	\$129,799.32	\$2,771.25	.....	\$38,941.05	.....	.....
2	Colchester, - - -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, - -	72,527.16	2,045.03	2,661.55	.....	2,080.96	.....	.....
4	Connecticut Valley, - -	122,306.99	284,196.70	2,874.27	\$8,557.03	43,413.40	.....	.....
5	Connecticut Western, - -	169,291.69	207,645.46	2,538.11	214.07	24,564.59	.....	.....
6	Danbury & Norwalk, - -	114,969.98	92,210.48	3,401.48	14,821.75	34,231.18	\$17,995.50	\$35,991.00
7	Hartford, Providence & Fishkill,	681,706.11	704,748.37	5,533.91	19,479.45	221,035.00	.....	.....
8	Housatonic, - - -	434,776.84	487,196.23	5,875.36	9,739.92	43,617.60	94,400.00	94,400.00
9	Naugatuck, - - -	292,893.00	276,304.81	5,179.36	20,167.95	.....	195,920.00	185,865.00
10	New Canaan, - - -	13,539.35	12,488.49	1,631.40	.....	2,905.00	.....	.....
11	New Haven & Derby, - -	47,841.10	53,502.96	3,680.08	4,698.47	27,486.02	.....	.....
12	New Haven & Northampton, -	348,428.25	381,799.08	3,519.12	19,737.66	160,819.49	.....	.....
13	New London Northern, - -	350,072.23	327,432.49	3,500.12	95.77	45,353.50	105,000.00	120,000.00
14	New York, Housatonic & Northern,	.....	.....	.....	.....	.....	.....	.....
15	New York & New England, -	814,614.45	774,944.28	5,860.53	11,339.02	68,486.16	.....	.....
16	New York, New Haven & Hartford,	†2,083,046.54	2,343,277.76	14,272.18	217,036.04	130,000.00	1,550,000.00	1,550,000.00
17	New York, Providence & Boston, -	466,061.35	572,555.00	7,465.98	28,638.08	78,150.00	325,000.00	287,500.00
18	Norwich & Worcester, - -	404,956.03	405,482.16	6,098.74	34,471.80	49,448.71	259,780.00	259,780.00
19	Ridgefield & New York, - -	.....	.....	.....	.....	.....	.....	.....
20	Rockville, - - -	.....	.....	.....	305.00	1,740.31	.....	.....
21	Shepaug, - - -	35,540.91	29,353.49	1,101.02	.....	17,421.38	.....	.....
22	Shore Line, - - -	292,505.15	260,643.56	5,850.10	10,892.49	14,000.00	80,000.00	75,000.00
23	South Manchester, - - -	.....	.....	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....	1,583.88	.....
	Total,	†\$6,883,639.60	\$7,375,625.67	*\$5,591.73	\$400,244.50	\$1,003,504.35	\$2,629,679.30	\$2,611,536.00

* Average.

† Does include \$100,000 rent paid Shore Line Railway Company and deducted from the receipts of that division.

TABLE XIII.—PER MILE OF ROAD OPERATED.—PERMANENT INVESTMENT DURING THE YEAR.

Number.	RAILROADS.	77 Maintenance of way.	78 Net earnings.	79 Construction.	80 Equipment.	81 Total.	82 Total per last report.
1	Boston & New York Air Line,	\$462.96	\$1,525.25	\$107,678.52	\$9,597.10	\$117,275.62	\$389,314.69
2	Colchester, - - - - -	.....	.....	50,096.00	.....	50,096.00	.....
3	Connecticut Central, - - -	333.00	454.71	75,555.15	.....	75,555.15	655,441.39
4	Connecticut Valley, - - -	645.16	1,033.63	1,101.77	.....	1,101.77	10,361.57
5	Connecticut Western, - - -	792.56	879.32	15,210.54	9,000.00	24,210.54	39,546.56
6	Danbury & Norwalk, - - -	1,232.21	1,487.44	.....	.....	.....	.....
7	Hartford, Providence & Fishkill, -	1,307.51	1,752.94	19,243.96	2,602.72	21,846.68	129,320.99
8	Housatonic, - - - - -	1,520.84	2,089.60	23,517.88	3,270.00	26,787.88	23,634.58
9	Naugatuck, - - - - -	1,354.49	4,030.55	106,080.00	.....	106,080.00	.....
10	New Canaan, - - - - -	427.61	231.87	.....	.....	.....	.....
11	New Haven & Derby, - - -	852.93	3,833.47	15,952.26	.....	15,952.26	8,092.50
12	New Haven & Northampton, -	1,052.80	2,180.98	27,375.11	.....	27,375.11	104,442.65
13	New London Northern, - - -	937.10	1,873.12	5,184.69	.....	5,184.69	161,845.84
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....
15	New York & New England, - -	1,578.84	.....	51,349.99	8,600.05	59,950.04	74,860.03
16	New York, New Haven & Hartford, -	2,032.18	13,869.89	.....	.....	.....	.....
17	New York, Providence & Boston, -	2,029.07	6,202.17	52,286.50	3,994.95	56,281.45	186,976.83
18	Norwich & Worcester, - - -	1,082.24	4,699.65	†393,738.53	.....	†393,738.53	79,214.34
19	Ridgefield & New York, - -	.....	.....	.....	.....	.....	.....
20	Rockville, - - - - -	.....	.....	.....	.....	.....	.....
21	Shepaug, - - - - -	.....	.....	.....	.....	.....	.....
22	Shore Line, - - - - -	379.37	419.41	2,500.00	.....	2,500.00	1,080.29
23	South Manchester, - - -	2,735.23	997.39	.....	.....	.....	.....
24	Watertown & Waterbury, - -	.....	.....	.....	.....	.....	.....
	Total,	1\$1,249.91	1\$3,487.36	\$946,870.90	\$37,064.82	\$983,935.72	\$1,864,132.56

* Includes \$86,554.02, amount of bonds surrendered for stock and scrip, increasing the cost of the road by that amount.

† As per balance sheet.

Average.

TABLE XIV.—TRANSPORTATION.

Number.	RAILROADS.	PASSENGERS.			FREIGHT.		
		83	84	85	86	87	88
		Whole number carried.	Whole number carried per last report.	Number carried one mile.	Number of tons carried.	No. tons carried per last report.	No. tons carried one mile.
1	Boston & New York Air Line,	103,794	132,355	2,425,897	78,488	49,408	3,052,810
2	Colchester,	.....	.....	.....	.....	.....	.....
3	Connecticut Central,	61,670	2,080	856,014	53,971	892	1,199,837
4	Connecticut Valley,	206,702	503,762	3,508,582	64,844	75,544	2,177,381
5	Connecticut Western,	155,572	194,842	2,526,497	112,591	133,564	3,329,565
6	Danbury & Norwalk,	232,231	190,715	2,454,378	50,188	53,387	903,384
7	Hartford, Providence & Fishkill,	1,247,732	1,389,733	15,476,226	296,681	302,597	7,853,814
8	Housatonic,	225,758	262,253	5,869,968	200,456	229,802	11,658,923
9	Naugatuck,	273,438	289,228	5,899,088	197,532	170,069	4,308,194
10	New Canaan,	36,089	40,640	243,245	4,196	5,462	32,786
11	New Haven & Derby,	110,927	117,346	1,037,480	45,019	39,045	510,215
12	New Haven & Northampton,	275,601	306,308	4,516,618	267,424	262,871	11,719,984
13	New London Northern,	301,416	355,070	5,941,778	290,712	261,404	12,169,737
14	New York, Housatonic & Northern,	.....	.....	.....	.....	.....	.....
15	New York & New England,	1,608,880	1,794,597	19,652,913	350,005	330,667	11,321,038
16	New York, New Haven & Hartford,	3,564,366	3,912,966	111,641,817	886,476	836,019	39,646,733
17	New York, Providence & Boston,	593,673	769,764	15,378,852	247,576	271,907	9,222,206
18	Norwich & Worcester,	347,916	386,782	6,789,596	421,439	285,798	16,428,092
19	Ridgefield & New York,	.....	.....	.....	.....	.....	.....
20	Rockville,	.....	.....	.....	.....	.....	.....
21	Shepaug,	13,494	15,897	257,500	14,511	15,140	342,773
22	Shore Line,	.....	.....	.....	.....	.....	.....
23	South Manchester,	271,422	341,687	8,213,330	42,170	45,034	1,265,575
24	Watertown & Waterbury,	.....	.....	.....	.....	.....	.....
	Total,	9,630,691	10,806,125	212,700,779	3,624,269	3,368,610	137,143,047

EMPLOYES.

TABLE XV.—MILEAGE.

Number.	RAILROADS.	89 Passenger trains.	90 Freight trains.	91 Other trains.	92 Total.	93 Total per last report.	94 Employés, including officers.	95 Same per last report.
1	Boston & New York Air Line, -	134,741	62,673	.....	197,414	189,550	171	125
2	Colchester, -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, -	65,469	28,272	830	94,571	3,146	72	15
4	Connecticut Valley, -	76,005	60,527	34,476	171,008	162,075	170	168
5	Connecticut Western, -	115,629	81,167	6,099	202,895	228,097	188	125
6	Danbury & Norwalk, -	68,756	27,576	8,680	105,012	106,700	104	82
7	Hartford, Providence & Fishkill, -	372,185	158,419	81,549	612,153	684,724	650	700
8	Housatonic, -	217,430	192,689	26,478	436,597	434,397	430	345
9	Naugatuck, -	100,919	126,035	31,763	258,717	248,432	245	218
10	New Canaan, -	18,288	.....	.....	18,288	18,012	9	12
11	New Haven & Derby, -	40,950	.....	1,972	42,922	42,210	48	45
12	New Haven & Northampton, -	208,494	158,195	14,113	380,802	384,274	306	328
13	New London Northern, -	211,035	226,473	17,106	454,614	490,546	450	450
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....	.....
15	New York & New England, -	498,974	231,913	12,389	743,276	681,468	997	850
16	New York, New Haven & Hartford, -	1,401,741	685,600	25,989	2,113,330	2,072,254	1,975	2,025
17	New York, Providence & Boston, -	278,311	165,639	103,290	547,240	608,350	486	491
18	Norwich & Worcester, -	175,052	238,192	11,995	425,239	379,469	365	369
19	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....	.....	.....
21	Shepaug, -	27,401	22,785	1,124	51,310	39,579	60	56
22	Shore Line, -	181,636	57,972	8,502	248,110	257,468	165	177
23	South Manchester, -	.....	.....	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....	.....
	Total, -	4,193,016	2,526,127	384,355	7,103,498	7,030,756	6,891	6,581

TABLE XVI.—ROLLING STOCK.

Number.	RAILROADS.	LOCOMOTIVES.			99 Passenger cars.	100 Baggage and mail cars.	101 Merchan- dise and other cars.	102 Total.	103 Total per last rep't.	PASSENGER TRAIN CARS.	
		96 Number.	97 With train brake.	98 Av. weight in tons.						104 With train brake.	105 With patent platform, &c.
1	Boston & New York Air Line, -	9	3	54	11	5	140	156	156	8	11
2	Colechester, - - - - -	....	....	....	....	....	....	....	....	....	....
3	Connecticut Central, - - -	3	....	45	4	1	22	27	....	....	4
4	Connecticut Valley, - - -	7	7	30	14	7	159	180	181	20	20
5	Connecticut Western, - - -	10	5	35	12	3	221	236	236	13	13
6	Danbury & Norwalk, - - -	6	....	30	8	3	77	88	88	....	3
7	Hartford, Prov. & Fishkill, -	33	23	48	37	17	416	470	470	56	56
8	Housatonic, - - - - -	19	7	45	21	8	439	468	452	24	23
9	Naugatuck, - - - - -	12	....	45	13	7	289	309	296	....	....
10	New Canaan, - - - - -	2	....	26	1	....	....	1	1	....	....
11	New Haven & Derby, - - -	3	....	38	4	2	28	34	34	....	....
12	New Haven & Northampton, -	20	10	53	18	8	446	472	481	26	26
13	New London & Northern, - -	22	8	45	19	9	282	310	299	21	17
14	N. Y. Housatonic & Northern, -	....	....	....	....	....	....	....	....	....	....
15	New York & New England, - -	31	16	50	62	13	438	513	512	78	69
16	N. Y., N. H. & Hartford, - -	93	60	54	197	60	1,315	1,572	1,573	260	258
17	N. Y., Providence & Boston, -	24	15	28	31	9	248	288	279	40	31
18	Norwich & Worcester, - - -	21	2	40	15	7	742	764	770	4	16
19	Ridgefield & New York, - - -	....	....	....	....	....	....	....	....	....	....
20	Rockville, - - - - -	....	....	....	....	....	....	....	....	....	....
21	Shepaug, - - - - -	3	....	50	2	2	36	40	40	....	....
22	Shore Line, - - - - -	....	....	....	....	....	....	....	....	....	....
23	South Manchester, - - - -	....	....	....	....	....	....	....	....	....	....
24	Watertown & Waterbury, - -	....	....	....	....	....	....	....	....	....	....
	Total, - - - - -	318	156	42	469	161	5,298	5,928	5,868	550	547

BRIDGES IN CONNECTICUT.

TABLE XVII.—CROSSINGS IN CONNECTICUT.

Number.	RAILROADS.	106	HIGHWAY.					WOOD.		IRON.		Stone arches. Aggregate length in feet.
		Rail- roads at grade.	107 Over the track.	108 Under the track	109 At grade.	110 At grade with gates.	111 At grade with flagm'n.	112 Aggregate length in feet.	113 Spans over 25 feet each.	114 Aggregate length in feet.	115 Spans over 25 feet each.	
1	Boston & New York Air Line, -	1	9	6	52	..	..	8,355	5	5,230	18	....
2	Colchester, -	..	..	..	2	..	..	.....	..	.....	..	....
3	Connecticut Central, -	..	..	2	33	..	..	270	1	.....	..	50
4	Connecticut Valley, -	2	1	7	58	2	4	16,980	13	.....	..	....
5	Connecticut Western, -	4	6	6	74	..	1	9,209	29	.....	..	....
6	Danbury & Norwalk, -	..	1	..	61	..	1	1,248	21	.....	..	....
7	Hartford, Providence & Fishkill, -	4	10	11	120	1	10	9,117	50	.....	..	....
8	Housatonic, -	3	1	1	93	..	..	874	4	.....	..	238
9	Naugatuck, -	1	1	1	49	..	..	4,079	19	.....	..	250
10	New Canaan, -	1	..	1	10	..	3	107	..	.....	..	105
11	New Haven & Derby, -	1	8	8	19	..	1	8,060	7	.....	..	....
12	New Haven & Northampton, -	4	13	3	90	..	3	*1,200	*8	*700	8	....
13	New London Northern, -	1	3	2	71	..	1	6,940	24	392	3	30
14	New York, Housatonic & Northern, -	..	..	..	...	..	..	.....	..	.....	..	....
15	New York & New England, -	2	8	6	30	..	3	580	6	26	1	....
16	New York, New Haven & Hartford, -	4	41	14	174	10	17	5,237	15	3,723	37	2,226
17	New York, Providence & Boston, -	..	2	1	17	1	3	2,900	12	.....	..	....
18	Norwich & Worcester, -	3	4	2	34	..	2	2,373	13	493	2	400
19	Ridgefield & New York, -	..	..	..	...	..	..	.....	..	.....	..	....
20	Rockville, -	1	..	2	6	..	..	66	..	.....	..	....
21	Shepaug, -	1	1	1	37	..	..	2,224	8	.....	..	59
22	Shore Line, -	2	5	6	68	..	..	12,402	35	280	1	....
23	South Manchester, -	..	1	..	5	..	..	.....	..	.....	..	....
24	Watertown & Waterbury, -	..	..	2	3	..	..	165	1	.....	..	....
	Total, - - - - -	35	115	82	1,106	14	49	92,386	271	10,844	70	3,358

* Estimated.

TABLE XVIII.

Number.	RAILROADS.	STATIONS.					STEEL RAILS.			124	OPERATED BY EACH CO.	
		117 On entire road.	118 In Conn.	119 On all roads operated by each company.	120 In Conn.	121 Av. No. miles for each sta- tion in Connecticut.	122 Number of miles.	123 Number per last report.	New ties laid in Conn. past year.		125 Total miles.	126 In Conn.
1	Boston & New York Air Line, -	14	14	17	17	3.57	13.07	10.25	3,200	53.59	53.59	
2	Colchester, -	2	2	..	..	1.80	.....	.....	.....	.....	.....
3	Connecticut Central, -	8	8	10	10	3.40	.....	.....	.....	34.45	27.25
4	Connecticut Valley, -	22	22	22	22	2.10	5.70	3.20	14,130	46.40	46.40	
5	Connecticut Western, -	27	27	29	27	2.47	5.00	2.00	13,710	68.30	66.70	
6	Danbury & Norwalk, -	14	14	14	14	2.41	6.187	1.125	9,420	33.80	33.80	
7	Hartford, Providence & Fishkill, -	59	41	65	45	2.34	31.794	17.720	37,242	132.94	102.79	
8	Housatonic, -	20	20	37	20	3.70	22.50	13.00	22,860	126.50	79.50	
9	Naugatuck, -	19	19	21	21	2.97	56.55	28.52	40,315	61.16	61.16	
10	New Canaan, -	5	5	5	5	1.66	.....	.....	3,500	8.30	8.30
11	New Haven & Derby, -	8	8	8	8	1.63	.25	.25	4,820	13.00	13.00	
12	New Haven & Northampton, -	28	16	30	16	4.15	51.00	44.42	*25,162	109.33	66.39	
13	New London Northern, -	39	23	39	23	2.43	18.20	14.00	*26,363	100.00	56.00	
14	N. Y., Housatonic & Northern, -	2	2	..	..	2.75	.....	.....	.....	.....	.....
15	New York & New England, -	68	11	92	26	3.57	20.81	6.96	*14,250	139.00	39.25	
16	N. Y., New Haven & Hartford, -	56	43	84	63	2.76	†256.47	†256.47	*86,600	202.30	169.50	
17	New York, Providence & Boston, -	27	8	27	8	2.12	50.50	32.48	*7,395	62.50	17.00	
18	Norwich & Worcester, -	25	16	25	16	3.06	.....	6.80	*17,101	66.40	49.00
19	Ridgefield & New York, -	..	..	..	..	....	.....	.....	.....	.....	.....
20	Rockville, -	4	4	..	..	1.20	.....	.....	.....	.....	.....
21	Shepaug, -	12	12	12	12	2.69	.....	.....	3,407	32.28	32.28
22	Shore Line, -	21	21	21	21	2.38	37.79	26.239	26,299	50.00	50.00	
23	South Manchester, -	2	2	..	..	1.13	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	3	3	..	..	1.53	.....	.....	.....	.....	.....
	Total, -	485	341	558	374	a2.73	575.821	463.434	355,774	1,340.25	971.91	

* Estimated.

a Average.

† Including steel-top rails.

1 Reported by C. V. R. R. Co., as 7 miles, by mistake.

TABLE XIX.—EXPENSE PER TRAIN MILE.

Number.	RAILROADS.	127 Repairs of road- bed, track, and bridges.	128 Salaries, labor, &c.	129 Miscellaneous.	MAINTENANCE OF MOTIVE POWER AND CARS.			
					130 Repairs of locomotives.	131 Repairs of cars.	132 Fuel.	133 Oil and waste.
1	Boston & New York Air Line,	\$0.117	\$0.299	\$0.1361	\$0.0164	\$0.0286	\$0.0913	\$0.0126
2	Colchester, - - - - -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, - - -	.096	.268	.3043	.0044	.0097	.0772	.0071
4	Connecticut Valley, - - -	.110	.388	.0480	.0424	.0473	.0711	.0078
5	Connecticut Western, - - -	.260	.290	.0697	.0380	.0190	.1471	.0101
6	Danbury & Norwalk, - - -	.396	.334	.1243	.0492	.0710	.1144	.0048
7	Hartford, Providence & Fishkill,	.263	.381	.1624	.0581	.0911	.1393	.0178
8	Housatonic, - - - - -	.257	.298	.2310	.0344	.0533	.1049	.0188
9	Naugatuck, - - - - -	.296	.394	.1953	.0311	.0933	.1101	.0121
10	New Canaan, - - - - -	.194	.261	.1634	.0069	.0047	.0981	.0114
11	New Haven & Derby, - - -	.258	.509	.1309	.0252	.0623	.1012	.0276
12	New Haven & Northampton, -	.274	.327	.0941	.0441	.0502	.1078	.0182
13	New London Northern, - - -	.206	.214	.0984	.0350	.0513	.1499	.0151
14	New York, Housatonic & Northern,	.....	.....	.....	.....	.....	.....	.....
15	New York & New England, -	.295	.332	.2238	.0660	.0593	.1116	.0074
16	New York, New Haven & Hartford,	.135	.335	.2746	.0525	.0680	.1016	.0188
17	New York, Providence & Boston, -	.231	.337	.1044	.0387	.0680	.0665	.0185
18	Norwich & Worcester, - - -	.169	.354	.1612	.0648	.0941	.0976	.0113
19	Ridgefield & New York, - - -	.....	.....	.....	.....	.....	.....	.....
20	Rockville, - - - - -	.....	.....	.....	.....	.....	.....	.....
21	Shepaug, - - - - -	.238	.172	.0304	.0830	.0206	.1350	.0130
22	Shore Line, - - - - -	.551	.188	.1577	.0338	.1186	.1079	.0210
23	South Manchester, - - - -	.....	.....	.....	.....	.....	.....	.....
24	Watertown & Waterbury, - -	.....	.....	.....	.....	.....	.....	.....
	Average, - - - - -	\$0.219	\$0.323	\$0.1892	\$0.0461	\$0.0660	\$0.1075	\$0.0155

TABLE XX.—PER TRAIN MILE.

Number.	RAILROADS.	EXPENSES.					EARNINGS.			
		134 Maintenance of way.	135 Motive power and cars.	136 Miscellaneous.	137 Total.	138 Total per last report.	139 Gross.	140 Same per last report.	141 Net.	142 Same per last report.
1	Boston & New York Air Line,	\$0.1173	\$0.1489	\$0.1361	\$0.605	\$0.684	\$1.088	\$0.088	\$0.386	\$0.201
2	Colchester, -	.....	.....	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, -	.0959	.0984	.3043	.766	.065	.897	1.118	.131	.046
4	Connecticut Valley, -	.1751	.1686	.0480	.779	1.568	1.060	1.664	.280	.090
5	Connecticut Western, -	.2604	.2142	.0697	.834	.910	1.123	1.396	.289	.485
6	Danbury & Norwalk, -	.3966	.2394	.1243	1.095	.....	1.573	1.625	.478	.....
7	Hartford, Providence & Fishkill,	.2631	.3063	.1624	1.114	1.116	1.466	1.416	.352	.271
8	Housatonic, -	.2578	.2114	.2310	.996	1.121	1.350	1.535	.354	.390
9	Naugatuck, -	.2961	.2466	.1953	1.132	1.112	2.013	2.096	.891	.906
10	New Canaan, -	.1941	.1211	.1634	.740	.693	.845	1.078	.105	.331
11	New Haven & Derby, -	.2583	.2163	.1309	1.114	1.267	2.275	2.224	.851	.381
12	New Haven & Northampton, -	.2737	.2203	.0941	.915	.993	1.482	1.543	.567	.490
13	New London Northern, -	.2061	.2513	.0984	.770	.667	1.182	1.079	.412	.370
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....	.....	.....	.....
15	New York & New England, -	.2953	.2443	.2238	1.096	1.137	1.359	1.624	.263	.330
16	New York, New Haven & Hartford, -	.1351	.2409	.2746	.949	1.304	1.871	2.193	.922	.777
17	New York, Providence and Boston, -	.2317	.1917	.1044	.852	.941	1.560	1.796	.708	.809
18	Norwich & Worcester, -	.1690	.2678	.1612	.952	1.068	1.686	5.107	.733	.930
19	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....	.....	.....	.....	.....
21	Shepaug, -	.2386	.2516	.0304	.692	1.025	.956	1.028	.263	.284
22	Shore Line, -	.5512	.2813	.1577	1.178	1.012	1.379	1.516	.201	.461
23	South Manchester, -	.....	.....	.....	.....	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Average, -	\$0.2211	\$0.2351	\$0.1892	\$0.938	\$1.100	\$1.562	\$1.735	\$0.590	\$0.576

TABLE XXI.

Number.	RAILROADS.	RATES OF FARE PER MILE.			INCOME PER MILE CARRIED.			
		143 Average rate received exclusive of commuters.	144 Average rate from commuters.	145 Average rates from all passengers.	146 From each passenger.	147 Same per last report.	148 From each ton of freight.	149 Same per last report.
1	Boston & New York Air Line,	\$0.0365	\$0.0085	\$0.0281	\$0.037	\$0.033	\$0.037	\$0.049
2	Colchester, -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, -	.0337	.0216	.0271	.033	.032	.044	.069
4	Connecticut Valley, -	.0254	.0164	.0246	.025	.030	.038	.049
5	Connecticut Western, -	.0378	.0100	.0362	.037	.034	.039	.052
6	Danbury & Norwalk, -	.0400	.0098	.0289	.029	.031	.094	.091
7	Hartford, Providence & Fishkill,	.0315	.0098	.0267	.027	.029	.053	.054
8	Housatonic, -	.0287	.....	.0287	.029	.029	.034	.031
9	Naugatuck, -	.0368	.0185	.0283	.030	.030	.073	.073
10	New Canaan, -	.0533	.0125	.0375	.031	.039	.163	.151
11	New Haven & Derby, -	.0450	.0075	.0300	.044	.070	.092	.087
12	New Haven & Northampton, -	.0300	.....	.0300	.028	.029	.033	.034
13	New London Northern, -	.0326	.0160	.0310	.032	.035	.025	.025
14	New York, Housatonic & Northern,	.....	.....	.....	.....	.....	.....	.....
15	New York & New England, -	.0250	.0088	.0215	.021	.022	.042	.046
16	New York, New Haven & Hartford,	.0271	.0069	.0231	.021	.022	.033	.035
17	New York, Providence & Boston, -	.0265	.0088	.0240	.025	.026	.031	.036
18	Norwich & Worcester, -	.0340	.0090	.0320	.031	.034	.029	.040
19	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....	.....	.....
21	Shepaug, -	.0400	.....	.0400	.040	.040	.073	.075
22	Shore Line, -	.0301	.0061	.0284	.031	.029	.052	.051
23	South Manchester, -	.....	.....	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....	.....
	Average, -	\$0.0341	\$0.0113	\$0.0292	\$0.025	\$0.025	\$0.036	\$0.039

TABLE XXII.—GENERAL PERCENTAGE.

Number.	RAILROADS.	150	151	152	153	154	155	156
		Gross earnings to capital and debt.	Passenger receipts to gross earnings.	Freight receipts to gross earnings.	Net earnings to gross earnings.	Net earnings to capital and debt.	Net earnings to cost of road and equipment.	Operating expenses to gross earnings.
1	Boston & New York Air Line, -	6.30	41.52	52.40	35.50	2.23	2.22	64.50
2	Colchester, -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central, -	.....	33.77	63.28	14.59	1.68	1.71	85.41
4	Connecticut Valley, -	5.04	47.76	45.95	26.45	1.33	1.56	67.40
5	Connecticut Western, -	4.67	40.52	56.44	25.73	1.22	1.17	74.27
6	Danbury & Norwalk, -	15.02	43.15	51.54	30.42	4.57	4.43	69.58
7	Hartford, Providence & Fishkill, -	20.29	46.13	46.60	24.06	4.88	4.19	75.94
8	Housatonic, -	22.42	28.57	67.28	26.23	5.88	5.62	73.77
9	Naugatuck, -	25.72	34.43	60.77	43.76	11.26	10.54	56.24
10	New Canaan, -	5.95	58.67	34.67	12.44	.74	.75	87.56
11	New Haven & Derby, -	9.24	46.90	47.93	51.02	4.71	4.68	48.98
12	New Haven & Northampton, -	11.66	22.49	69.53	38.26	4.46	4.47	61.74
13	New London Northern, -	22.87	34.88	56.31	34.86	7.97	8.27	65.14
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....	.....
15	New York & New England, -	.....	41.68	47.25	19.37	.....	.....	80.63
16	New York, New Haven & Hartford, -	25.51	59.00	32.90	48.33	12.57	12.42	51.66
17	New York, Providence & Boston, -	20.51	44.57	33.98	45.42	9.31	12.09	54.59
18	Norwich & Worcester, -	23.87	29.73	66.89	43.52	10.39	9.38	56.48
19	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....	.....	.....
21	Shepaug, -	14.34	20.98	51.49	27.59	3.96	5.04	72.41
22	Shore Line, -	28.53	73.53	19.20	14.57	4.16	4.26	85.43
23	South Manchester, -	.....	.....	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....	.....
	Average, -	19.39	46.46	45.10	37.89	7.00	7.00	62.00

TABLE XXIII.—ACCIDENTS IN CONNECTICUT RESULTING IN DEATH OR INJURY TO PERSONS.

Number.	RAILROADS.	GENERAL STATEMENT.								HIGHWAY CROSSINGS.		EMPLOYÉS.					PASSENGERS.		TRESPASSERS.	
		157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175
		Passengers.	Employees.	Trespassers.	Adults.	Children.	Total.	Fatal.	Not fatal.	Fatal.	Not fatal.	Killing from car.	Coupling or uncoupling cars.	Other causes.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.
1	Boston & New York Air Line,	-	7	4	11	...	11	5	6	...	2	4	1	2	3	4	...	...	2	2
2	Colchester, -	-	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
3	Connecticut Central, -	-	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
4	Connecticut Valley, -	-	...	...	1	1	1	1	...	...	...	...	...	...	...	...	...	...	1	...
5	Connecticut Western, -	-	...	...	1	1	1	1	...	...	...	...	...	...	...	...	...	...	1	...
6	Danbury & Norwalk, -	-	...	...	1	1	1	1	...	...	...	...	...	...	...	...	...	...	1	...
7	Hartford, Providence & Fishkill,	-	1	4	4	1	5	5	...	2	...	...	...	1	1	...	...	...	4	...
8	Housatonic, -	-	...	...	1	1	1	1	...	...	...	...	...	...	...	...	...	...	1	1
9	Naugatuck, -	-	1	5	6	...	6	5	1	...	...	1	...	...	...	...	...	...	4	1
10	New Canaan, -	-	...	...	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...
11	New Haven & Derby, -	-	...	...	1	1	1	1	...	1	...	...	...	...	...	...	...	...	...	...
12	New Haven & Northampton, -	-	...	...	2	2	2	2	...	...	...	...	...	...	...	...	...	...	...	...
13	New London Northern, -	-	1	6	2	8	1	9	1	...	...	...	...	5	...	6	...	...	2	...
14	New York, Housatonic & Northern,	-	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
15	New York & New England, -	-	1	...	1	...	1	1	...	...	...	...	...	1	1	...	...	...	...	...
16	New York, New Haven & Hartford,	-	6	20	50	2	52	15	37	...	...	...	...	6	3	17	...	...	12	14
17	New York, Providence & Boston, -	-	1	...	1	2	2	2	...	...	...	...	...	8	...	...	...	...	1	...
18	Norwich & Worcester, -	-	...	3	2	4	1	5	2	...	...	...	...	...	2	1	...	...	...	...
19	Ridgefield & New York, -	-	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
20	Rockville, -	-	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
21	Shepaug, -	-	...	1	1	...	1	1	...	...	...	...	...	...	...	...	...	...	1	...
22	Shore Line, -	-	...	2	2	...	2	1	1	...	...	...	...	...	...	...	...	...	1	1
23	South Manchester, -	-	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
24	Watertown & Waterbury, -	-	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total, - - -	8	39	54	96	5	101	44	57	3	2	13	9	17	11	28	1	7	33	21

TABLE XXIV.—ACCIDENTS IN CONNECTICUT FOR THE YEAR ENDING SEPTEMBER 30, 1877,
RESULTING IN DEATH OR INJURY TO PERSONS.

N.	RAILROADS.	176	October.	Nov.	Dec.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Total.
1	Boston & New York Air Line, -	-	..	..	4	..	2	..	..	..	..	..	5	..	11
2	Colchester, -	-	..	..	..	..	..	..	..	..	..	..	..	..	..
3	Connecticut Central, -	-	..	..	..	..	..	..	..	..	..	..	..	..	..
4	Connecticut Valley, -	-	..	..	..	..	..	..	1	..	..	..	..	..	..
5	Connecticut Western, -	-	..	..	..	..	..	..	..	..	..	1	..	..	1
6	Danbury & Norwalk, -	-	..	..	..	..	..	..	..	..	..	1	..	..	1
7	Hartford, Providence & Fishkill, -	-	2	..	..	2	..	..	..	..	..	1	1	..	5
8	Housatonic, -	-	..	..	..	..	..	..	..	..	..	..	1	..	1
9	Naugatuck, -	-	1	..	..	..	..	1	2	..	1	1	..	..	6
10	New Canaan, -	-	..	..	..	..	..	..	..	..	1	..	..	..	1
11	New Haven & Derby, -	-	..	..	..	..	1	..	..	..	1	..	..	..	1
12	New Haven & Northampton, -	-	..	..	..	..	..	..	..	..	1	..	..	..	1
13	New London Northern, -	-	1	..	..	..	..	..	..	..	1	..	..	..	2
14	New York, Housatonic & Northern, -	-	..	..	..	..	..	..	..	..	1	..	7	1	9
15	New York & New England, -	-	..	..	..	..	..	..	..	..	..	..	..	..	..
16	New York, New Haven & Hartford, -	-	2	5	1	..	2	3	4	10	5	4	4	3	52
17	New York, Providence & Boston, -	-	..	..	7	3	2	..	..	..	..	..	..	..	2
18	Norwich & Worcester, -	-	1	..	..	..	2	..	1	1	1	..	1	..	5
19	Ridgefield & New York, -	-	..	..	..	..	..	..	..	..	..	..	..	..	..
20	Rockville, -	-	..	..	..	..	..	..	..	..	..	..	..	..	..
21	Shepaug, -	-	..	..	..	..	..	..	..	..	..	..	..	..	..
22	Shore Line, -	-	..	1	..	..	..	1	..	..	..	..	1	..	1
23	South Manchester, -	-	..	..	..	..	..	..	..	..	..	..	..	..	2
24	Watertown & Waterbury, -	-	..	..	..	..	..	..	..	..	..	..	..	..	..
	Total, -	-	7	6	12	5	7	4	9	11	10	7	19	4	101

TABLE XXV.—ACCIDENTS IN THE UNITED STATES CAUSING DERAILMENT OF TRAINS,
FOR THE YEAR ENDING SEPTEMBER 30, 1877.

177	Oct.	Nov.	Dec.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Total.
Accidental obstructions,	3	3	1	8	4	5	3	2	5	1	2	4	19
Broken axle,	4	3	3	2	3	5	4	1	1	1	2	1	1
Broken bridge or trestle,	4	1	5	1	1	1	1	1	1	1	2	1	25
Broken car,	1	..	..	1	..	..	..	..	..	..	..	..	2
Broken tire,	..	..	..	1	..	..	..	..	..	..	..	..	1
Broken truck,	1	1	1	1	1	1	1	2	..	2	1	..	9
Broken wheel,	2	1	3	5	1	..	..	..	1	2	..	..	17
Broken coupling,	..	..	1	1	1	..	..	..	..	..	..	..	2
Cattle on track,	5	4	1	..	1	2	4	5	..	7	6	8	42
Defective frog,	1	1	1	..	..	..	2	..	2	1	1	..	3
Land slide,	1	..	1	3	1	1	..	..	2	1	1	2	11
Malicious obstruction,	..	3	1	..	1	..	..	..	1	1	..	..	4
Open draw,	2	3	10	17	6	3	4	1	1	1	1	2	44
Rail broken or defective,	4	..	..	..	..	..	..	..	..	..	..	..	4
Rail removed for repairs,	..	..	..	2	..	..	..	..	1	1	..	2	55
Rail removed maliciously,	..	3	..	..	4	6	..	2	2	3	2	2	33
Rails spreading,	2	3	1	..	..	..	..	..	2	..	2	6	33
Running off end of siding,	..	3	..	..	..	..	..	1	2	1	..	1	5
Runaway engine,	..	..	7	7	6	4	3	1	4	7	7	6	75
Switch, misplaced,	9	12	7	..	..	..	..	3	..	..	1	1	1
Switch, loose,	..	..	1	2	..	2	..	..	..	..	1	..	6
Switch, broken,	..	1	3	2	1	..	..	..	..	..	2	..	28
Snow or ice,	1	2	3	24	1	..	1	2	3	1	..	..	12
Washout,	1	..	..	..	1	..	..	..	..	..	..	..	3
Wheel loose,	2	..	..	..	1	..	..	..	1	..	1	..	1
Wind,	..	..	16	30	14	14	13	11	5	10	23	11	181
Unsecured draw,	..	14	..	..	..	..	..	..	..	..	..	..	1
Unexplained causes,	20	14	16	30	14	14	13	11	5	10	23	11	181
Total,	62	55	54	104	39	41	46	32	27	39	55	46	600

TABLE XXVI.—ACCIDENTS IN THE UNITED STATES, NOT RESULTING IN DERAILMENT,
FOR THE YEAR ENDING SEPTEMBER 30, 1877.

	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May.	June.	July.	Aug.	Sept.	Total.
Boiler explosion, - - -	3	1	1	1	1	2	1	1	1	..	3	2	17
Broken axle, - - -	..	..	..	..	..	..	..	1	..	..	..	..	1
Broken connecting-rod, -	..	..	1	4	1	1	..	..	1	1	1	1	11
Broken crank-pin, - - -	..	..	..	..	..	..	..	..	..	..	..	1	1
Broken tire, - - -	..	..	..	1	..	..	..	..	..	..	..	..	1
Broken wheel, - - -	..	1	..	..	..	..	..	..	..	..	..	..	1
Car burned while running,	..	3	2	..	..	..	1	2	1	..	2	1	14
Collapsed flue, - - -	..	..	..	..	..	..	..	..	1	..	..	..	1
Cylinder head burst, - -	1	..	1	..	..	..	..	..	..	..	..	..	2
Falling tree, - - -	..	..	..	..	..	..	..	..	1	..	..	..	1
Total, - - -	6	5	5	6	2	3	2	4	5	1	6	5	50
Total derailments, - - -	62	55	54	104	39	41	46	32	27	39	55	46	600
Total collisions, - - -	35	36	29	37	15	14	21	10	17	13	37	33	297
Total, - - -	103	96	88	147	56	58	69	46	49	53	98	84	947
Total year ending Sept. 30, 1876, -	88	87	84	60	91	109	56	64	52	79	78	106	954
Accidents from defect of road or equipment, -	24	24	31	48	21	23	24	10	12	11	18	23	269

TABLE XXVIII.—COLLISIONS IN THE UNITED STATES FOR THE YEAR ENDING
SEPTEMBER 30, 1877, AND THE CAUSES THEREOF AS FAR AS REPORTED.

	Oct.	Nov.	Dec.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Total.
Butting collisions, -	13	7	11	11	4	5	5	4	7	6	14	11	98
Crossing collisions, -	3	3	1	2	1	..	1	1	1	1	3	1	18
Rear collisions, -	18	24	16	24	10	9	15	5	9	6	20	21	177
Unexplained collisions, -	1	2	1	..	..	..	..	..	..	..	..	..	4
Total, -	35	36	29	37	15	14	21	10	17	13	37	33	297
Total for 1875-1876, -	31	33	20	20	15	24	9	16	16	19	23	37	263
Brakes, failure of, -	..	..	..	..	..	..	..	..	..	..	1	1	2
Attempt of strikers to stop a train, -	..	..	..	..	..	..	..	..	..	1	..	..	1
Carelessness in side-tracking, -	..	1	..	..	..	..	..	..	..	..	1	1	3
Carelessness in running, -	..	..	..	..	..	..	..	..	..	..	1	..	1
Cars blown or run from sidings, -	..	..	1	..	1	1	1	1	..	..	..	1	6
Fog, -	2	..	1	2	..	..	..	..	..	..	2	..	7
Orders, absence, disobedience of, or mistake in, -	7	4	2	3	1	2	3	2	4	..	3	4	35
Runaway engine, -	..	..	..	1	..	..	..	..	1	..	..	..	2
Slippery condition of track, -	1	..	3	..	1	..	1	1	..	..	..	..	1
Switches, misplaced, -	1	3	3	2	1	..	1	1	3	2	3	..	20
Switches, flying, -	..	1	..	..	..	..	..	..	..	..	..	1	2
Signals, want of, or failure in proper use, -	5	2	4	6	3	2	3	1	..	3	1	3	33
Snow, -	..	..	1	1	..	..	..	..	..	..	..	..	2
Trains broken in two, -	2	6	4	3	3	3	3	..	3	1	4	3	35
Total, -	18	17	16	18	9	8	11	5	11	7	16	14	150

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	CAPITAL STOCK PAID IN.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line, - - -	*\$674,000.00	*\$674,000.00	\$2,484,400.00	\$2,831,158.25	\$2,893,800.00
2	Colchester, - - -	.....	.....	.....	.....	25,000.00
3	Connecticut Central, - - -	.....	.....	115,100.00	275,000.00	437,600.00
4	Connecticut Valley, - - -	1,034,600.00	1,039,800.00	1,039,800.00	1,069,000.00	1,069,000.00
5	Connecticut Western, - - -	1,890,124.64	1,890,724.64	1,891,844.64	1,888,600.00	1,890,100.00
6	Danbury & Norwalk, - - -	332,100.00	600,000.00	600,000.00	600,000.00	600,000.00
7	Hartford, Providence & Fishkill, -	2,037,939.98	2,037,939.98	2,037,939.98	2,037,939.98	2,037,939.98
8	Housatonic, - - -	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
9	Naugatuck, - - -	1,881,900.00	1,882,900.00	1,885,900.00	1,918,400.00	2,000,000.00
10	New Canaan, - - -	164,500.00	164,050.00	164,050.00	164,050.00	164,050.00
11	New Haven & Derby, - - -	455,700.00	455,700.00	455,700.00	455,700.00	452,000.00
12	New Haven & Northampton, - -	2,460,000.00	2,460,000.00	2,460,000.00	2,460,000.00	2,460,000.00
13	New London Northern, - - -	1,428,800.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00
14	New York, Housatonic & Northern, -	261,200.00	4261,200.00	4261,200.00	4261,200.00	4261,200.00
15	New York & New England, - - -	.....	.....	5,675,000.00	5,685,000.00	5,695,000.00
16	New York, New Haven & Hartford, -	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00
17	New York, Providence & Boston, -	1,887,400.00	2,500,000.00	2,500,000.00	3,000,000.00	3,000,000.00
18	Norwich & Worcester, - - -	2,404,400.00	2,604,400.00	2,604,000.00	2,597,800.00	*2,604,400.00
19	Ridgefield & New York, - - -	160,680.00	207,100.00	207,100.00	207,100.00	207,100.00
20	Rockville, - - -	97,750.00	97,750.00	97,750.00	97,750.00	97,750.00
21	Shelton, - - -	239,850.00	255,000.00	294,400.00	294,000.00	297,000.00
22	Shore Line, - - -	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
23	South Manchester, - - -	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
24	Watertown & Waterbury, - - -	118,200.00	118,200.00	118,200.00	118,200.00	118,200.00
Total, - - -		\$36,068,694.62	\$37,308,764.62	\$44,952,384.62	\$46,001,398.23	\$46,350,139.98

† No report received since Sept. 30, 1878.

* N. H., M. & W. R. R.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	FUNDED DEBT.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line, -	\$3,000,000.00	*\$3,000,000.00	\$46,000.00	\$360,000.00	\$488,000.00
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	.....	.....	.....	262,500.00	262,500.00
4	Connecticut Valley, -	1,000,000.00	2,250,000.00	2,250,000.00	2,250,000.00	2,250,000.00
5	Connecticut Western, -	2,674,000.00	2,686,000.00	3,000,000.00	3,000,000.00	2,945,500.00
6	Danbury & Norwalk, -	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
7	Hartford, Providence & Fishkill, -	2,055,500.00	2,055,500.00	2,055,500.00	2,055,500.00	2,055,500.00
8	Housatonic, -	541,000.00	541,000.00	541,000.00	550,500.00	550,000.00
9	Naugatuck, -	103,000.00	102,000.00	99,000.00	.....	.....
10	New Canaan, -	91,758.55	91,758.55	91,758.55	75,000.00	75,000.00
11	New Haven & Derby, -	525,000.00	525,000.00	525,000.00	525,000.00	525,000.00
12	New Haven & Northampton, -	1,830,000.00	1,900,000.00	2,162,000.00	2,179,000.00	2,181,000.00
13	New London Northern, -	390,000.00	456,500.00	607,500.00	682,000.00	687,500.00
14	New York, Housatonic & Northern, -	249,000.00	249,000.00	249,000.00	249,000.00	249,000.00
15	New York & New England, -	.....	.....	.....	316,000.00	376,000.00
16	New York, New Haven & Hartford, -	1,061,500.00	1,061,000.00	.....	.....	.....
17	New York, Providence & Boston, -	1,205,000.00	1,253,000.00	1,263,000.00	1,163,000.00	1,163,000.00
18	Norwich & Worcester, -	734,000.00	646,000.00	550,000.00	550,000.00	400,000.00
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	36,000.00	31,500.00	29,300.00	26,605.00	6,000.00
21	Shepaug, -	.....	.....	400,000.00	400,000.00	400,000.00
22	Shore Line, -	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
23	South Manchester, -	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	17,000.00	19,000.00	19,000.00	19,000.00	19,000.00
Total, -		\$16,212,758.55	\$17,567,258.55	\$14,588,058.55	\$15,363,105.00	\$15,333,000.00

* N. H., M. & W. R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	FLOATING DEBT.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line, -	\$1,000,000.00	.....	\$48,760.01	\$128,911.35	\$30,559.57
2	Colchester, -	.....	.....	.....	.....	25,096.00
3	Connecticut Central, -	.....	.....	.....	.....	35,123.52
4	Connecticut Valley, -	1,177,564.17	\$55,465.68	213,821.14	276,425.38	280,435.81
5	Connecticut Western, -	40,673.62	225,282.46	149,134.94	183,960.08	43,812.34
6	Danbury & Norwalk, -	10,500.00	.....	.....	.....	.....
7	Hartford, Providence & Fishkill, -	100,000.00	100,000.00	181,172.99	291,648.33	331,363.25
8	Housatonic, -	313,981.02	352,863.36	223,153.36	147,264.85	79,050.00
9	Naugatuck, -	15,000.00	.....	.....	25,000.00	25,000.00
10	New Canaan, -	4,102.06	4,102.06	4,102.06	20,860.61	20,860.61
11	New Haven & Derby, -	25,000.00	75,000.00	75,000.00	75,000.00	80,409.63
12	New Haven & Northampton, -	282,758.33	347,000.00	160,200.00	236,700.00	197,700.00
13	New London Northern, -	123,978.40	116,258.10	109,800.10	183,288.20	162,500.00
14	New York, Housatonic & Northern, -	225,374.37	225,374.37	225,374.37	225,374.37	225,374.37
15	New York & New England, -	.....	.....	890,934.39	723,030.84	618,521.64
16	New York, New Haven & Hartford, -	951,483.16	360,555.48	282,758.38	235,259.35	3,000.00
17	New York, Providence & Boston, -	.....	.....	148,760.00	.....	.....
18	Norwich & Worcester, -	34,732.88	26,496.30	124,894.73	165,732.33	.....
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....
21	Shepaug, -	817.32	39,841.34	.....	.....	23,698.25
22	Shore Line, -	10,916.61	10,858.05	14,114.50	40,923.25	42,650.03
23	South Manchester, -	.....	.....	10,844.65	.....	.....
24	Watertown & Waterbury, -	630.00	1,260.00	27,000.00	27,000.00	27,000.00
	Total, -	\$4,317,512.14	\$1,940,357.20	\$2,892,415.62	\$3,027,918.97	\$2,252,155.02

1 N. H., M. & W. R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TOTAL COST OF ROAD AND EQUIPMENT.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line, -	\$6,063,750.59	\$6,077,150.59	\$4,000,000.00	\$3,312,103.39	\$3,429,379.01
2	Colchester, - - - - -	.....	.....	.....	.....	50,096.00
3	Connecticut Central, - - -	.....	.....	.....	655,441.49	730,996.64
4	Connecticut Valley, - - -	2,883,819.56	2,956,914.02	3,062,419.48	3,072,781.05	3,073,882.82
5	Connecticut Western, - - -	4,543,636.15	4,727,032.10	4,944,353.02	4,983,899.58	5,008,110.12
6	Danbury & Norwalk, - - -	1,131,814.32	1,133,323.02	1,135,834.14	1,135,834.14	1,135,834.14
7	Hartford, Providence & Fishkill, -	4,854,496.45	4,904,054.96	5,024,319.46	5,153,640.45	5,175,487.13
8	Housatonic, - - - - -	2,355,558.32	2,434,949.92	2,508,829.96	2,532,464.54	2,559,252.42
9	Naugatuck, - - - - -	2,056,651.77	2,056,851.77	2,056,851.77	2,056,851.77	2,162,931.77
10	New Canaan, - - - - -	257,339.53	257,443.93	257,443.93	257,443.93	257,443.93
11	New Haven & Derby, - - -	1,055,700.00	1,060,621.43	1,086,231.39	1,094,323.89	1,062,609.71
12	New Haven & Northampton, -	4,472,798.60	4,614,142.48	4,700,806.07	4,805,248.72	4,832,623.83
13	New London Northern, - - -	1,388,568.26	1,960,665.56	2,097,769.72	2,259,615.56	2,264,800.25
14	N. Y., Housatonic & Northern, -	661,811.94	661,811.94	661,811.94	661,811.94	661,811.94
15	New York & New England, - -	No report.	No report.	20,891,373.29	21,066,233.32	21,126,183.36
16	N. Y., New Haven & Hartford, -	15,202,883.34	15,493,184.87	15,693,048.80	15,693,048.80	15,693,048.80
17	New York, Providence & Boston, -	2,598,423.49	2,833,515.84	2,961,249.03	3,148,225.86	3,204,507.31
18	Norwich & Worcester, - - -	2,613,694.21	2,613,694.21	2,734,571.16	2,969,158.07	3,362,896.60
19	Ridgefield & New York, - - -	175,000.00	175,000.00	175,000.00	175,000.00	175,000.00
20	Rockville, - - - - -	173,105.65	173,105.65	173,105.65	173,105.65	173,105.65
21	Shepaug, - - - - -	241,299.82	260,739.02	264,943.49	266,023.78	268,523.78
22	Shore Line, - - - - -	1,200,000.00	1,200,000.00	1,200,000.00	1,200,000.00	1,169,496.10
23	South Manchester, - - - -	67,000.00	67,000.00	67,000.00	67,000.00	67,000.00
24	Watertown & Waterbury, - -	135,000.00	134,248.43	134,248.43	134,248.43	134,248.43
Total, - - - - -		\$54,659,029.82	\$55,845,449.74	\$75,831,210.73	\$76,873,504.36	\$77,779,269.74

N. H., M. & W. R. R.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TOTAL OPERATING EXPENSES.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line, -	.....	*\$94,729.01	\$112,593.30	\$130,374.32	\$138,562.47
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	.....	.....	.....	2,054.63	72,527.16
4	Connecticut Valley, -	\$139,368.53	154,237.03	135,748.45	255,149.25	122,306.99
5	Connecticut Western, -	287,905.94	218,688.67	208,158.19	207,958.31	169,291.69
6	Danbury & Norwalk, -	111,212.11	103,706.26	94,757.55	92,210.48	114,969.98
7	Hartford, Providence & Fishkill, -	889,808.33	816,966.52	822,028.81	784,150.05	681,706.11
8	Housatonic, -	391,186.19	553,354.95	549,269.14	497,673.06	434,776.84
9	Naugatuck, -	319,708.32	297,370.92	279,068.33	295,520.17	292,893.00
10	New Canaan, -	12,732.01	11,688.37	15,026.22	13,439.60	13,539.35
11	New Haven & Derby, -	57,843.77	55,433.11	57,201.57	57,947.70	47,841.10
12	New Haven & Northampton, -	469,935.37	472,895.85	415,514.17	404,361.74	348,428.25
13	New London Northern, -	479,582.05	402,437.22	376,743.60	348,281.68	350,072.23
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, -	†728,568.13	†717,340.17	778,773.27	781,692.54	814,614.45
16	New York, New Haven & Hartford, -	2,854,264.18	2,604,713.38	2,727,397.96	2,934,681.13	2,083,046.54
17	New York, Providence & Boston, -	576,035.40	565,134.05	560,512.05	600,170.77	466,061.35
18	Norwich & Worcester, -	572,846.52	499,214.02	434,442.28	446,705.10	404,956.03
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	.....	3,309.48	986.68	970.88	.....
21	Shepaug, -	13,263.91	41,563.09	36,630.98	29,473.90	35,540.91
22	Shore Line, -	418,522.83	407,877.07	282,185.23	271,488.15	292,505.15
23	South Manchester, -	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	97.50	105.00	.....	.....
	Total, -	\$8,322,783.59	\$8,020,756.67	\$7,887,142.78	\$8,154,303.52	\$6,883,639.60

* N. H., M. & W. R. R. Co.

† B., H. & E. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TOTAL INCOME.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line,	*\$85,523.19	*\$133,392.07	\$150,965.36	\$167,991.44	\$214,825.10
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	.....	.....	.....	3,509.85	84,918.11
4	Connecticut Valley, -	285,576.41	285,376.41	271,058.55	268,841.88	181,326.53
5	Connecticut Western, -	442,734.34	350,786.16	385,795.97	318,286.71	227,942.17
6	Danbury & Norwalk, -	174,564.18	171,971.05	167,026.78	173,478.00	165,245.30
7	Hartford, Providence & Fishkill, -	1,064,940.50	974,551.12	991,221.48	950,744.48	897,644.96
8	Housatonic, -	454,963.30	694,580.12	682,009.72	656,544.24	589,407.16
9	Naugatuck, -	543,936.71	491,767.09	501,396.09	501,604.86	520,820.33
10	New Canaan, -	18,210.46	19,697.56	17,970.91	18,465.76	15,463.68
11	New Haven & Derby, -	83,820.45	80,265.36	84,837.29	89,437.49	97,676.22
12	New Haven & Northampton, -	660,037.08	649,645.33	595,164.34	570,397.39	564,366.89
13	New London Northern, -	606,956.44	503,255.66	504,726.28	508,902.36	537,384.45
14	New York, Housatonic & Northern, -	6,491.98	.....	.....	.....	.....
15	New York & New England, -	†857,114.00	†915,290.23	915,880.13	1,000,482.26	1,010,336.84
16	New York, New Haven & Hartford, -	4,701,235.55	4,402,074.97	4,599,523.45	4,314,682.13	4,031,765.61
17	New York, Providence and Boston, -	845,628.81	947,359.86	968,171.01	1,065,228.14	853,696.74
18	Norwich & Worcester, -	812,895.07	860,494.46	729,440.21	758,670.49	717,012.93
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	4,785.30	5,776.70	5,439.81	5,685.33	.....
21	Shepaug, -	13,498.71	42,750.98	39,574.99	40,601.36	49,079.49
22	Shore Line, -	413,081.13	392,143.58	409,971.84	379,571.05	342,374.59
23	South Manchester, -	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, - - -	\$12,037,985.33	\$11,991,178.71	\$12,020,174.21	\$11,793,125.22	\$11,101,287.10

* N. H., M. & W. R. R. Co.

† B., H. & E. R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	INCOME FROM PASSENGERS.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line, -	\$53,570.44	\$70,515.07	\$77,454.56	\$70,616.05	\$89,202.24
2	Colchester, - - - - -	.....	.....	.....	.....	.....
3	Connecticut Central, - - -	.....	.....	.....	.....	.....
4	Connecticut Valley, - - -	147,156.45	153,280.35	150,526.89	610.85	28,675.03
5	Connecticut Western, - - -	150,634.62	121,733.64	120,765.79	123,111.98	86,603.84
6	Danbury & Norwalk, - - -	84,510.88	79,852.62	77,920.86	109,698.00	92,351.08
7	Hartford, Prov. & Fishkill, -	534,135.59	487,840.88	485,865.09	77,794.20	71,307.59
8	Housatonic, - - - - -	134,273.80	121,765.52	194,550.01	470,982.14	414,061.56
9	Naugatuck, - - - - -	205,898.27	191,444.77	186,223.83	176,757.23	168,405.98
10	New Canaan, - - - - -	11,796.61	11,411.05	10,526.69	187,502.74	179,296.52
11	New Haven & Derby, - - -	57,567.93	52,963.95	52,484.57	10,662.46	9,072.91
12	New Haven & Northampton, -	168,274.18	164,334.38	145,501.26	47,921.43	45,808.40
13	New London Northern, - - -	204,533.89	184,912.42	181,619.10	137,153.00	126,912.26
14	N. Y., Housatonic & Northern, -	2,361.30	.....	.....	205,231.19	187,465.47
15	New York & New England, -	†384,202.98	†393,117.24	414,903.64	436,637.53	421,147.08
16	N. Y., N. H. & Hartford, - -	2,899,163.15	2,877,380.58	2,865,173.58	2,737,514.27	2,381,904.83
17	N. Y., Providence & Boston, -	459,841.06	457,936.24	462,171.09	516,272.43	380,486.44
18	Norwich & Worcester, - - -	245,980.13	241,940.42	247,189.12	248,688.48	213,166.37
19	Ridgfield & New York, - - -	.....	.....	.....	.....	.....
20	Rockville, - - - - -	.....	.....	.....	.....	.....
21	Shepaug, - - - - -	6,420.11	16,260.80	13,129.76	.....	.....
22	Shore Line, - - - - -	311,824.13	295,667.02	300,710.73	11,481.52	10,295.34
23	South Manchester, - - -	.....	.....	.....	278,983.82	251,735.18
24	Watertown & Waterbury, - -	.....	.....	.....	.....	.....
Total, - - - - -		\$6,062,145.52	\$5,922,356.95	\$5,986,716.57	\$5,847,619.32	\$5,157,898.10

* N. H., M. & W. R. R. Co.

† B., H. & E. R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	INCOME FROM FREIGHT.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line, -	*\$29,079.21	*\$57,504.40	\$68,035.65	\$75,481.57	\$112,577.57
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	.....	.....	.....	.....	.....
4	Connecticut Valley, -	79,744.30	102,298.72	98,669.34	128,845.27	53,739.79
5	Connecticut Western, -	283,549.12	222,306.15	254,024.81	201,933.87	83,313.81
6	Danbury & Norwalk, -	82,254.56	82,244.68	81,067.92	87,617.47	128,660.77
7	Hartford, Providence & F. shkill, -	470,648.85	429,684.31	446,685.03	417,059.81	85,174.56
8	Housatonic, -	303,773.94	275,301.10	459,670.70	451,828.52	418,328.29
9	Naugauick, -	309,156.36	275,962.17	286,899.22	284,893.64	396,541.79
10	New Canaan, -	5,821.85	6,565.51	6,387.07	6,763.22	316,483.10
11	New Haven & Derby, -	24,150.54	24,308.11	30,451.12	39,148.08	5,361.77
12	New Haven & Northampton, -	471,376.65	4,170.21	396,500.92	386,380.00	46,812.10
13	New London Northern, -	320,515.86	281,757.48	262,751.61	274,000.77	392,406.96
14	New York, Housatonic & Northern, -	3,957.43	.....	.....	.....	302,590.95
15	New York & New England, -	†404,472.53	†449,108.15	447,261.47	447,385.27	.....
16	New York, New Haven & Hartford, -	1,468,578.48	1,331,527.28	1,431,498.25	1,317,645.97	477,399.77
17	New York, Providence & Boston, -	355,077.40	344,562.83	326,912.66	370,778.30	1,326,707.34
18	Norwich & Worcester, -	542,682.62	487,272.91	424,193.36	409,335.28	290,104.19
19	Ridgefield & New York, -	.....	.....	.....	.....	479,619.34
20	Rockville, -	.....	.....	.....	.....	.....
21	Shepaug, -	6,501.82	23,791.39	23,960.46	26,582.15	.....
22	Shore Line, -	79,026.32	79,690.61	82,044.05	74,432.62	25,268.11
23	South Manchester, -	.....	.....	.....	.....	65,742.40
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	\$5,240,368.54	\$4,908,056.01	\$5,127,013.64	\$5,001,010.81	\$5,006,832.61

* N. H., M. & W. R. R. Co.

† B., H. & E. R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	NUMBER OF PASSENGERS CARRIED.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line, -	*77,801	*103,258	120,189	132,355	103,794
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	.....	.....	.....	2,080	61,670
4	Connecticut Valley, -	284,298	276,195	311,829	303,762	206,702
5	Connecticut Western, -	272,365	220,086	209,697	194,842	155,572
6	Danbury & Norwalk, -	176,064	174,600	173,784	190,715	232,231
7	Hartford, Providence & Fishkill, -	1,306,389	1,254,566	1,293,435	1,389,733	1,247,732
8	Housatonic, -	167,628	162,600	278,338	262,253	225,768
9	Naugatuck, -	338,146	303,536	291,436	289,228	273,438
10	New Canaan, -	39,492	36,544	42,417	40,640	36,089
11	New Haven & Derby, -	150,270	139,366	129,865	117,346	110,927
12	New Haven & Northampton, -	390,220	372,928	333,163	306,308	275,601
13	New London Northern, -	324,472	280,752	286,971	355,070	301,416
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, -	†1,723,337	†1,774,710	1,736,798	1,794,597	1,608,880
16	New York, New Haven & Hartford, -	3,892,674	3,926,019	4,034,239	3,912,966	3,564,366
17	New York, Providence & Boston, -	656,551	637,760	692,211	769,764	593,673
18	Norwich & Worcester, -	377,588	372,295	376,240	386,782	347,916
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....
21	Shepaug, -	9,469	21,958	17,958	15,897	13,494
22	Shore Line, -	356,057	348,339	387,298	341,687	271,422
23	South Manchester, -	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	10,542,821	10,405,512	10,724,868	10,806,125	9,630,691

* N. H. M. & W. R. R. Co.

† B., H. & E. R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TONS OF FREIGHT CARRIED.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line, -	* 15,211	* 38,370	41,054	49,408	78,488
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	.....	.....	.....	892	53,371
4	Connecticut Valley, -	46,692	42,337	45,373½	75,544	64,844
5	Connecticut Western, -	194,950	108,126	109,671	133,564	112,591
6	Danbury & Norwalk, -	43,549	49,900	49,419	53,387	50,188
7	Hartford, Providence & Fishkill, -	298,558	286,918	293,923	302,597	296,681
8	Housatonic, -	221,100	150,490	215,707	229,802	200,456
9	Naugatuck, -	194,532	179,820	178,376	170,069	197,522
10	New Canaan, -	4,267	5,458	4,925	5,462	4,196
11	New Haven & Derby, -	24,269	24,617	30,918	39,045	45,019
12	New Haven & Northampton, -	298,888	277,874	257,322	267,424	267,424
13	New London Northern, -	206,008	191,941	176,619	261,404	290,712
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, -	†363,734	†362,513	344,508	330,667	350,005
16	New York, New Haven & Hartford, -	895,985	815,379	827,832	836,019	886,476
17	New York, Providence & Boston, -	247,754	254,110	246,403	271,907	247,576
18	Norwich & Worcester, -	329,624	299,810	265,044	285,798	421,439
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	.....	.....	.....	.....	.....
21	Shepaug, -	[3,998	14,044	14,113	15,140	14,511
22	Shore Line, -	41,422	39,641	44,876	45,034	42,170
23	South Manchester, -	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, - - - - -	3,430,541	3,141,348	3,146,083½	3,368,610	3,624,269

* N. H., M. & W. R. R. Co.

† B., H. & E. R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	AMOUNT PAID IN DIVIDENDS.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line, -	.....	.....	.....	.....	.....
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	.....	.....	.....	.....	.....
4	Connecticut Valley, -	.....	.....	.....	.....	.....
5	Connecticut Western, -	.....	.....	.....	.....	.....
6	Danbury & Norwalk, -	.....	.....	\$35,973.00	\$35,991.00	\$17,995.50
7	Hartford, Providence & Fishkill, -	.....	.....	.....	.....	.....
8	Housatonic, -	\$94,400.00	\$94,400.00	70,800.00	94,400.00	94,400.00
9	Naugatuck, -	187,955.00	169,441.00	188,465.00	188,865.00	195,920.00
10	New Canaan, -	.....	.....	.....	.....	.....
11	New Haven & Derby, -	.....	.....	.....	.....	.....
12	New Haven & Northampton, -	63,000.00	73,800.00	.....	.....	.....
13	New London Northern, -	128,592.00	115,728.00	120,000.00	120,000.00	105,000.00
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, -	.....	.....	.....	.....	.....
16	New York, New Haven & Hartford, -	1,550,000.00	1,550,000.00	1,550,000.00	1,550,000.00	1,550,000.00
17	New York, Providence & Boston, -	190,090.00	231,090.00	250,000.00	287,500.00	325,000.00
18	Norwich & Worcester, -	239,780.00	239,780.00	259,780.00	259,780.00	259,780.00
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	1,828.00	.....	.....	.....	.....
21	Shepaug, -	.....	.....	.....	.....	.....
22	Shore Line, -	80,000.00	70,000.00	75,000.00	75,000.00	80,000.00
23	South Manchester, -	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, - - - -	\$2,535,655.00	\$2,544,239.00	\$2,550,018.00	\$2,611,536.00	\$2,629,679.30

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	AMOUNT PAID FOR INTEREST.				
		1873	1874	1875	1876	1877
1	Boston & New York Air Line, -	.....	.....	\$130.45	\$17,496.16	\$38,941.05
2	Colchester, -	.....	.....	.....	.....	.....
3	Connecticut Central, -	.....	.....	.....	9,398.36	2,080.96
4	Connecticut Valley, -	\$78,689.49	\$70,695.11	69,667.13	64,114.48	43,413.40
5	Connecticut Western, -	176,715.00	191,090.02	214,638.48	115,522.14	24,564.59
6	Danbury & Norwalk, -	36,232.69	35,392.58	34,844.14	34,121.35	34,231.18
7	Hartford, Providence & Fishkill, -	154,561.59	166,656.97	166,321.51	174,061.12	221,035.00
8	Housatonic, -	51,441.02	51,906.22	58,949.79	46,416.95	43,617.60
9	Naugatuck, -	7,305.30	7,274.15	6,994.18	5,593.43	.....
10	New Canaan, -	6,423.09	6,423.09	.....	4,367.50	2,905.00
11	New Haven & Derby, -	24,986.64	21,619.58	25,700.37	23,144.57	27,486.02
12	New Haven & Northampton, -	151,011.78	150,574.01	157,426.17	162,407.53	160,819.49
13	New London Northern, -	18,000.00	12,399.49	18,512.68	32,442.50	45,353.50
14	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
15	New York & New England, -	.....	.....	33,567.74	63,956.59	68,486.16
16	New York, New Haven & Hartford, -	120,168.55	119,105.08	172,195.00	130,000.00	130,000.00
17	New York, Providence & Boston, -	82,735.00	87,700.00	84,800.00	81,650.00	78,150.00
18	Norwich & Worcester, -	45,467.47	27,466.67	11,239.65	60,799.87	49,448.71
19	Ridgefield & New York, -	.....	.....	.....	.....	.....
20	Rockville, -	3,015.00	2,226.86	2,056.98	1,947.85	1,740.31
21	Shepaug, -	.....	19,104.43	31,017.87	30,354.03	17,421.38
22	Shore Line, -	.....	14,000.00	14,000.00	14,000.00	14,000.00
23	South Manchester, -	.....	.....	.....	.....	.....
24	Watertown & Waterbury, -	.....	.....	.....	.....	.....
Total, -		\$956,752.62	\$983,634.26	\$1,102,062.14	\$1,039,351.93	\$1,003,694.35

SUMMARY OF THE FOREGOING TABLES.

	1876	1877	INCREASE.	DECREASE.
Capital stock issued, - - -	*\$46,001,398.23	*\$46,350,139.98	\$348,741.75	.....
Capital stock held in Connecticut, -	16,647,734.00	17,499,100.00	851,366.00	.....
Funded debt, - - - - -	15,363,105.00	15,333,000.00	\$30,105.00	.....
Floating debt, - - - - -	3,027,918.97	2,252,155.02	775,763.95	.....
Total stock and debt, - - -	*64,742,422.20	*63,935,295.00	807,127.20	.....
Cost of roads and equipment, -	76,873,504.36	77,779,269.74	905,765.38	.....
Expended for permanent investment, - - - - -	1,864,132.26	933,935.72	.....	880,196.54
Gross earnings, - - - - -	11,793,125.22	11,101,287.10	.....	691,838.12
Operating expenses, - - - -	7,375,625.60	6,883,639.60	.....	491,986.00
Net earnings, - - - - -	4,411,511.22	4,206,588.50	.....	205,222.72
Income from passengers, - - -	5,847,619.32	5,157,898.10	.....	689,721.22
Income from freight, - - - -	5,001,010.81	5,006,832.61	5,821.80	.....
Paid for insurance, - - - - -	52,993.99	40,097.14	.....	12,896.85
Paid for taxes, - - - - -	417,495.91	400,244.50	.....	17,251.41
Paid for interest, - - - - -	1,039,351.93	1,003,694.35	.....	35,657.58
Paid in dividends, - - - - -	2,611,536.00	2,629,679.30	18,143.30	.....
Maintenance of way, - - - -	1,557,573.29	1,572,100.69	14,527.40	.....
Paid for fuel, - - - - -	.....	.....	.....	.....
	Miles.	Miles.	Miles.	Miles.
Total length of main line and branches, - - - - -	1,205.827	1,209.410	3.583	.....
Total length of main line and branches in Connecticut, -	918.410	922.000	3.590	.....
Total length of sidings, - - -	218.477	226.090	7.610	.....
Total length of sidings in Conn., -	158.384	163.890	5.506	.....
Total length of double track, -	186.250	187.000	.750	.....
Total length of double track in Connecticut, - - - - -	107.500	107.500	.....	.....
Steel rails, - - - - -	463,434	573,321	109,847	.....
Run by passenger trains, - - -	4,233,791	4,193,016	.....	40,775
Run by freight trains, - - - -	2,441,628	2,526,127	84,499	.....
Run by other trains, - - - - -	355,336	384,355	39,019	.....
Total run by all trains, - - -	7,030,756	7,103,498	73,742	.....
Total passenger mileage, - - -	232,797,041	212,700,779	.....	20,096,262
Total freight mileage, - - - -	126,477,319	137,143,047	10,665,728	.....
Number of passengers carried, -	10,806,125	9,630,691	.....	1,175,434
Number of tons of freight carried, -	3,368,610	3,624,269	255,659	.....
Highway grade crossings in Conn., -	1,105	1,106	1	.....
Grade crossings in Connecticut with gates or flagmen, -	63	63	.....	.....
Highway crossings in Connecticut over the track, - - - - -	116	115	.....	1
Highway crossings in Connecticut under the track, - - - - -	86	82	.....	4
Number of men employed, - - -	6,581	6,961	400	.....
Number of engines, - - - - -	317	318	1	.....
Number of engines with train brake, - - - - -	153	156	3	.....
Number of cars, - - - - -	5,868	5,928	60	.....
Number of cars with train brake, -	559	550	.....	9
Accidents to passengers—fatal, -	3	1	.....	2
Accidents to passengers—not fatal, -	23	7	.....	16
Accidents to employes—fatal, -	14	11	.....	3
Accidents to employes—not fatal, -	17	28	11	.....
Accidents to trespassers—fatal, -	26	33	7	.....
Accidents to trespassers—not fatal, -	14	21	7	.....
Accidents at highway crossings—fatal, - - - - -	4	5	1	.....
Accidents at highway crossings—not fatal, - - - - -	3	2	.....	1

* Not including unsurrendered Berdell bonds of B. & E. R. R. Co.

Names of Railroad Commissioners, Commencement of Term, and Residence.

Zaccheus W. Bissell,	-	Sharon,	1853	
Moses B. Harvey,	-	Stafford,	1853	
James N. Palmer,	-		1853	
John Stewart,	-	Chatham,	1854	resigned.
John Gould,	-	Fairfield,	1854	to fill vacancy.
Henry Hammond,	-	Killingly,	1855	to fill vacancy.
John S. Jewett,	-		1856	
Patten Fitch,	-	Fairfield,	1857	
John Gould,	-	Fairfield,	1858	
George D. Wadhams,	-	Torrington,	1859	*
Henry Hammond,	-	Killingly,	1860	
Joseph W. Dudley,	-	Madison,	1861	*
John J. Jacques,	-	Waterbury,	1862	
Abel Scranton,	-	Madison,	1862	to fill vacancy.
Samuel Fitch,	-	Stafford,	1863	
Abel Scranton,	-	Madison,	1864	*
William A. Cummings,	-	Darien,	1865	
Samuel Fitch,	-	Stafford,	1866	
Albert Austin,	-	Suffield,	1867	
James Pike,	-	Sterling,	1868	
Charles H. Denison,	-	Stonington,	1869	resigned.
Simeon Gallup,	-	Groton,	1870	to fill vacancy.
John I. Hutchinson,	-	Essex,	1870	
James Pike,	-	Sterling,	1871	resigned.
Simeon Gallup,	-	Groton,	1872	to fill vacancy.
Andrew Northrop,	-	Brookfield,	1872	
Charles W. Scott,	-	Sprague,	1873	to fill vacancy.
George W. Arnold,	-	Haddam,	1873	
George M. Woodruff,	-	Litchfield,	1874	
Minott A. Osborn,	-	New Haven,	1875	*
George W. Arnold,	-	Haddam,	1876	
George M. Woodruff,	-	Litchfield,	1877	
John W. Bacon,	-	Danbury,	1877	to fill vacancy.

Clerk, - - - - - GEORGE T. UTLEY,

HARTFORD, CONN.

OFFICE, No 67 Charter Oak Life Ins. Building, Hartford.

*Deceased.

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RAILROAD RETURNS.

BOSTON & NEW YORK AIR LINE RAILROAD.

*Return of the Boston & New York Air Line Railroad Company for
the year ending September.30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$89,202.24
From freight transportation,	-	-	-	112,577.57
From United States mails,	-	-	-	6,230.98
From express,	-	-	-	5,960.00
From rent of cars,	-	-	-	704.48
From other sources,	-	-	-	149.83
Total gross earnings,	-	-	-	\$214,825.10

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$22,349.34
For repairs of bridges,	-	-	798.50
For repairs of fences,	-	-	108.39
For repairs of buildings and fixtures,	-	-	368.86
For repairs of locomotives,	-	-	3,241.75
For repairs of cars,	-	-	5,641.48
For repairs of machinery and tools,	-	-	871.45
For salaries and labor, not included above,	-	-	59,164.63
For fuel for locomotives and cars,—			
3,665 tons of coal,	\$17,119.84		
50 cords wood,	200.00	17,319.84	
For fuel for stations and shops,—			
118 tons of coal,	\$655.51		
12 cords wood,	48.00	703.51	
For oil and waste, -	-	-	2,481.18
For damages, losses, and gratuities—			
to persons,	\$267.48		
to property,	284.36	551.84	
For insurance, -	-	-	348.39

For rents of other roads:

N. Y., N. H. & H. R. R.,	\$6,000	
H., P. & F. R. R.,	1,800	\$7,800.00
For car mileage, - - - - -	-	2,415.86
For advertising, - - - - -	-	2,061.95
For general office expenses, legal expenses, traveling expenses, printing, stationery, office rent, etc., -	-	12,335.50
Total operating expenses, - - -	-	<u>\$138,562.47</u>
Net earnings for the year, - - -	-	<u>\$76,262.63</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand, uncollected earnings and accounts due at date of last report, - - -	\$15,637.10
Gross earnings, as stated, - - -	214,825.10
From sale of first mortgage bonds, - - -	128,000.00
Total, - - - - -	<u>\$358,462.20</u>

STATEMENT OF TOTAL EXPENDITURES.

Operating expenses, as stated, - - -	\$138,562.47
Interest on first mortgage bonds, - - -	31,815.00
Interest on loans, commissions, etc., - - -	7,126.05
Construction account, - - -	21,124.50
Equipment, - - -	9,597.10
Salaries, etc., for services rendered previous to Sept. 30, 1876, and charged to profit and loss account, - - -	6,610.00
Decrease of floating liabilities as follows:	
Amount outstanding at date of last report, - - -	\$128,911.35
Less amount canceled by transfer, - - -	2,994.54
Leaves, - - -	\$125,916.81
Amount outstanding Sept. 30, 1877, - - -	55,993.98
Decrease, - - -	69,922.83
Cash on hand, uncollected earnings, and accounts receivable, - - -	73,704.25
Total, - - - - -	<u>\$358,462.20</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Cost of property, representing the railroad formerly known as the New Haven, Middletown & Willimantic R. R., its road, equipments, rights and franchises acquired as an entirety by this company, - - - - -	\$3,006,150.84
Construction account, expenditures by this company, - - - - -	295,833.01
Equipment account, " " "	127,395.16
Accounts receivable, - - - - -	36,160.64
Balance of uncollected earnings, - - - - -	19,356.12
Cash on hand, - - - - -	18,187.49
Total, - - - - -	\$3,503,083.26

Liabilities.

Capital stock:	
Preferred, - - - - -	\$2,225,000.00
Common, - - - - -	668,800.00
Scrip, - - - - -	26,906.81
First mortgage bonds, - - - - -	488,000.00
Bills payable, - - - - -	30,559.57
Accounts payable, - - - - -	25,434.41
Profit and loss account, - - - - -	38,382.47
Total, - - - - -	\$3,503,083.26

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter, - - -	\$4,000,000.00
Capital stock authorized by vote of company, -	4,000,000.00
Capital stock issued, viz.:	
28,938 full shares of \$100 each, - - -	2,893,800.00
(Issued in exchange for the first mortgage bonds of the New Haven, Middletown & Willimantic Railroad Company.)	
Amount of stock held in Connecticut, - - -	1,036,200.00
Number of stockholders, - - - - -	432
Number of stockholders residing in Connecticut,	395

BONDS OR FUNDED DEBT.

First mortgage, due August 1, 1895; rate of interest, 7 per cent., - - - -	\$488,000.00
Interest paid to August 1, 1877.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New Haven to Middletown in August, 1870; Middletown to Willimantic August 11, 1873.

Length of main line from New Haven to Willimantic,—all in Connecticut, - - -	50.00m.
Length of road (main line and branches) owned by the company, - - - -	50.00m.
Length of sidings, or other tracks not included above, - - - -	4.07m.
Length of track of road, including branches and sidings, in single track miles, - - -	54.07m.
Length of track laid with steel rails (weight per yard, 58 lbs.), - - - -	13.07m.
Weight per yard of iron rails in main line, 58 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 263, weight per yard, 58 lbs., cost, \$13,939, or \$53 a ton), - - -	3.01m.
Number of new ties put in track during the year (cost, \$1,120, or 35 cents each), - - -	3,200
Aggregate length of wooden bridges, in feet, -	8,355
Number of spans of 25 feet or over, - - -	5
Aggregate length of iron bridges, in feet, - -	5,230
Number of spans of 25 feet or over, - - -	18
Number of highway crossings over the track, -	9
Number of highway crossings under the track, -	6
Number of highway crossings at grade, - - -	52
Number of railroads crossed at grade, and names of each,- - - -	1

Connecticut Valley R. R.

Name, termini, and length of each road operated by this company under lease or contract:

Colchester Railroad, from Turnerville to Colchester, - - - -	3.59m.
Length of all roads operated by this company, -	53.59m.

Number of stations on main line, -	-	-	14
Number of stations on leased lines, -	-	-	1

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engine, 54), -	-	-	9
Number of passenger cars, -	-	-	11
Number of baggage and mail cars, -	-	-	5
Number of merchandise cars, -	-	-	118
Number of coal, gravel, and other cars, -	-	-	22
Number of locomotives equipped with train brakes, -	-	-	3
Number of cars equipped with train brakes, -	-	-	8
Name of brake, -	-	-	Westinghouse Air Brake
Number of passenger train cars with patent platform, buffer, and coupler, -	-	-	11
Name of patent, -	-	-	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, -	-	-	.0365
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, -	-	-	.0085
Average rate of fare per mile from all passengers, -	-	-	.0281
Total number of passengers carried, -	-	-	103,794
Passenger mileage, or passengers carried one mile, -	-	-	2,426,897
Miles run by passenger trains, -	-	-	134,741
Miles run by freight trains, -	-	-	62,673
Total number of tons of freight carried, -	-	-	78,488
Freight mileage, or tons carried one mile, -	-	-	3,052,810
Average rate of freight per ton per mile, -	-	-	.0368
Number of men employed in operating road, including officers, -	-	-	171

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1876.

Dec. 11. Edward Little, draw-bridge helper, Middletown, Conn., fell while planking of bridge to ice below, and was instantly killed.

Dec. 25. John Shields and wife, living at Portland, Conn., were

struck by passing train while driving across the track near dépôt—they were notified that a train was coming, but did not heed the warning; both received very severe injuries, from which they have since recovered.

Dec. 26. Benjamin Spicer, passenger train brakeman, caught between two cars while coupling, at New Haven, received injuries from which he died next day.
1877.

Feb. 12. Andrew J. Bacon, engineer, attempted to jump upon a moving train at West Chester station, and missing his hold, was drawn under the train, and both legs cut off. He died from the effects of his injuries the same evening.

Feb. 21. Walter G. Smith, farm laborer, living at Northford, while returning from Wallingford, lay down between the rails and was struck by early morning train, receiving injuries from which he died the same day.

Aug. 7. Kate Coffin, 13 Myrtle street, New Haven, while driving chickens off the track near Wallace street, was struck by west-bound train, and received injuries from which she died the next day.

Aug. 30. John Shea, night watchman, sitting on the track asleep and drunk, one mile east of East Hampton, was struck by peach train and sustained loss of one finger, and was otherwise badly bruised.

Aug. 31. Jas. H. Berry, conductor, badly bruised and cut by being thrown down embankment at Middletown, the engine upon which he was riding coming in collision with Connecticut Valley railroad engine, and rolled down the bank. Recovered.

Aug. 31. John Henery, fireman, slightly scalded and bruised by being thrown down an embankment at Middletown with his engine, in collision with Connecticut Valley railroad engine.

Aug. 31. Stephen Dade, engineer, received severe injuries by being thrown down an embankment at Middletown with his engine, by coming in collision with Connecticut Valley railroad engine—one arm and five ribs broken, and other severe bruises. Nearly recovered.

OFFICERS.

President, E. ELLERY ANDERSON, New York City.
General Manager, HENRY B. HAMMOND, New York City.
Secretary, THOMAS L. WATSON, Bridgeport, Conn.
Treasurer, DANIEL B. HATCH, New York City.
Superintendent, JOSEPH H. FRANKLIN, New Haven, Conn.
Auditor, A. DUPRAT, New York.
Cashier, LUCIUS F. GRAHAM, New Haven, Conn.
General Ticket Agent, H. A. KIMBALL, New Haven, Conn.
General Freight Agent, H. A. KIMBALL, New Haven, Conn.
General Passenger Agent, JOHN E. FOSTER, New York City.

BOARD OF DIRECTORS.

SAMUEL S. SANDS, New York City.
 D. B. HATCH, New York City.
 H. B. HAMMOND, New York City.
 RIPLEY ROPES, Brooklyn, New York.
 E. ELLERY ANDERSON, New York City.
 T. L. WATSON, Bridgeport, Conn.
 H. G. LEWIS, New Haven, Conn.
 ISAAC ANDERSON, New Haven, Conn.
 JOHN N. CAMP, Middletown, Conn.
 GEORGE S. MOULTON, Windham, Conn.
 W. H. HAYWARD, Colchester, Conn.

Attest, E. ELLERY ANDERSON, *President*.
 Attest, D. B. HATCH, *Treasurer*.

STATE OF NEW YORK, }
 COUNTY OF NEW YORK, }

November 15, 1877.

Then personally appeared E. Ellery Anderson, President, and D. B. Hatch, Treasurer, of the Boston & New York Air Line Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

GEORGE H. KRACHT,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

BOSTON & NEW YORK AIR LINE R. R. CO.,
 New Haven, Conn.

COLCHESTER RAILWAY.

*Return of the Colchester Railway Company for the year ending
Sept. 30, 1877.*

No earnings or operating expenses, the road being leased to the
Boston & New York Air Line Railroad Company.

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPTEMBER 30, 1877.

<i>Assets.</i>					
Construction account,	-	-	-	-	\$50,096.00
<i>Liabilities.</i>					
Capital stock,	-	-	-	-	\$25,000.00
Accounts payable,	-	-	-	-	25,096.00
Total,	-	-	-	-	\$50,096.00

GENERAL INFORMATION,

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$50,000.00
Capital stock authorized by vote of Company,	-	-	25,000.00
Capital stock issued, viz.:			
2,500 full shares of \$100 each,	-	-	25,000.00
Stock issued for cash,	-	-	25,000.00
Amount of stock held in Connecticut,	-	-	25,000.00
Number of stockholders,	Town of Colchester.		
Number of stockholders residing in Connecticut,	Town of Colchester.		

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz.:

From Colchester to Turnerville, Aug., 1877.

Length of main line from Colchester to Turner-
ville,—all in Connecticut,

3.59m.

Length of sidings, or other tracks not included above, - - - - -	.50m.
Weight per yard of iron rails in main line and branches, 60 lbs.	
Track laid with iron from Boston & New York Air Line road, - - - - -	4.09m.
Number of new ties put in track during the year (cost, \$2,340), - - - - -	7,800
Number of highway crossings at grade, - - -	2
Number of stations on main line, - - -	2

OFFICERS.

President, W. H. HAYWARD, Colchester, Conn.

Secretary, IRA A. DINSMORE, Colchester, Conn.

Treasurer, G. G. WICKWIRE, Colchester, Conn.

BOARD OF DIRECTORS.

W. H. HAYWARD, Colchester, Conn.

G. G. WICKWIRE, Colchester, Conn.

E. S. DAY, Colchester, Conn.

A. B. PIERCE, Colchester, Conn.

J. C. HAMMOND, Colchester, Conn.

A. E. EMMONS, Colchester, Conn.

W. S. CURTIS, Colchester, Conn.

G. G. STANDISH, Colchester, Conn.

LEANDER CHAPMAN, Colchester, Conn.

Attest, W. H. HAYWARD, *President*.

Attest, GILES G. WICKWIRE, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW LONDON, }

COLCHESTER, Dec. 5, 1877.

Then personally appeared William H. Hayward, President, and Giles G. Wickwire, Treasurer, of the Colchester Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

ERASTUS S. DAY,

Justice of the Peace.

PROPER ADDRESS OF THE COMPANY.

COLCHESTER RAILWAY COMPANY,

Colchester, Conn.

CONNECTICUT CENTRAL RAILROAD.

*Return of the Connecticut Central Railroad Company, for the year
ending September 30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$28,675.03
From freight transportation,	-	-	-	53,739.79
From United States mails,	-	-	-	2,043.27
From express,	-	-	-	460.02
Total gross earnings,	-	-	-	<u>\$84,918.11</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$8,976.66
For repairs of bridges,	-	-	-	97.36
For repairs of locomotives,	-	-	-	419.57
For repairs of cars,	-	-	-	917.59
For salaries and labor, not included above,	-	-	-	25,386.89
For fuel for locomotives and cars,—				
789 tons of coal,	\$4,763.44			
485 cords wood,	2,150.03			6,913.47
For fuel for stations and shops,—				
50 tons of coal,				389.53
For oil and waste,	-	-	-	670.66
For insurance,	-	-	-	227.62
For rents of other roads,—				
Sp'gfield & New London, from Conn.				
Valley R. R.,	-	-	-	6,000.00
Hartford, Providence & Fishkill				
R. R.,	-	-	-	7,696.49
Springfield, Athol & N. E. R. R.,	-	-	-	7,662.33
For Terminal expenses to connecting roads,	-	-	-	3,836.66
For Rent of equipment,	-	-	-	3,332.33
Total operating expenses,	-	-	-	<u>\$72,527.16</u>
Net earnings for the year,	-	-	-	<u>\$12,390.95</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

From gross earnings, as stated,	-	-	-	\$84,918.11
Rent from Conn. Valley R. R.,	-	-	-	4,000.00
Sales of stock,	-	-	-	71,683.00
Total,	-	-	-	<u>\$160,601.11</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	-	\$72,527.16
For interest,	-	-	-	2,080.96
For Fences,	-	-	-	1,152.48
For Buildings,	-	-	-	1,575.77
Construction of branch,	-	-	-	70,745.94
Cash on hand to balance,	-	-	-	12,518.80
Total,	-	-	-	<u>\$160,601.11</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Construction account,	-	-	-	\$730,996.64
Materials on hand,	-	-	-	1,308.08
Cash on hand,	-	-	-	12,518.80
Total,	-	-	-	<u>\$744,823.52</u>

Liabilities.

Capital stock,	-	-	-	\$437,600.00
Stock on which are partial payments,	-	-	-	6,600.00
First mortgage bonds,	-	-	-	262,500.00
Bills payable,	-	-	-	36,123.52
Rent of road,	-	-	-	2,000.00
Total,	-	-	-	<u>\$744,823.52</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$800,000.00
Capital stock authorized by vote of company,	-	-	800,000.00
Capital stock issued, viz.:			
4,376 full shares of \$100 each,	-	-	437,600.00
Amount credited on shares not issued,	-	-	6,600.00
Stock issued for cash,	-	-	350,700.00
Stock issued for construction,	-	-	86,900.00
Amount of stock held in Connecticut,	-	-	277,600.00
Number of stockholders,	-	-	147
Number of stockholders residing in Connecticut,	-	-	135

BONDS OR FUNDED DEBT.

First mortgage, due October 1, 1895; rate of interest, 7 per cent.,	-	-	-	262,500.00
Interest paid to April 1, 1877.				

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From State line, Massachusetts, to East Hartford, Connecticut, January, 1876.

Length of main line from State line, Massachusetts, to East Hartford, Connecticut,	-	-	20.25m.
Length of branch from Melrose, Connecticut, to West street, called Rockville Branch,	-	-	7. m.
Length of all branches,	-	-	7. m.
Length of road (main line and branches) owned by the company,	-	-	27.25m.
Length of sidings, or other tracks not included above,	-	-	.60m.
Length of track of road, including branches and sidings, in single track miles,	-	-	27.85m.
Weight per yard of iron rails in main line, 56 lbs., in branches, 56 lbs.			
Aggregate length of wooden bridges, in feet,	-	-	270
Number of spans of 25 feet or over,	-	-	1
Aggregate length of stone arch bridges, in feet,	-	-	50
Number of highway crossings under the track,	-	-	2

Number of highway crossings at grade, - -	33
Name, termini, and length of each road operated by this company under lease or contract:	
Springfield & New London R. R., from State line Mass., to Springfield, Mass., - -	7.20m.
Length of all roads operated by this company, -	34.45m.
Number of stations on main line, - - -	8
Number of stations on branches, - - -	2
Number of stations on leased lines, - - -	4

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engines, 45), - - - - -	3
Number of passenger cars, - - -	4
Number of baggage and mail cars, - -	1
Number of merchandise cars, - - -	5
Number of coal, gravel, and other cars, - -	17
Number of passenger train cars with patent plat- form, buffer, and coupler, - - - -	4
Name of patent, - - - - -	Miller.

(The equipment, locomotives, and cars are leased of private parties, and are not owned by the company.)

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - - -	.0337
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, -	.0216
Average rate of fare per mile from all passengers, -	.0271
Total number of passengers carried, - -	61,670
Passenger mileage, or passengers carried one mile, -	856,014
Miles run by passenger trains, - - -	65,469
Miles run by freight trains, - - -	28,272
Miles run by all other trains, - - -	830
Total number of tons of freight carried, - -	53,971
Freight mileage, or tons carried one mile, -	1,199,837
Average rate of freight per ton per mile, -	.046
Number of men employed in operating road, in- cluding officers, - - - - -	72

OFFICERS.

President, D. D. WARREN, Springfield, Mass.

Vice-President, FRANCIS GOWDY, Melrose, Conn.

Secretary, T. M. MALTBIE, Hartford, Conn.

Treasurer, T. M. MALTBIE, Hartford, Conn.

Chief Clerk, C. J. SANDERSON, Springfield, Mass.

General Ticket Agent, E. M. BARTLETT, Springfield, Mass.

General Freight Agent, E. M. BARTLETT, Springfield, Mass.

BOARD OF DIRECTORS.

D. D. WARREN, Springfield, Mass.

FRANCIS GOWDY, Melrose, Conn.

JOHN M. STILES, Melrose, Conn.

J. A. THOMPSON, Melrose, Conn.

GEORGE BEACH, Hartford, Conn.

N. S. OSBORN, East Windsor Hill, Conn.

LEMUEL STUGHTON, East Windsor Hill, Conn.

H. P. STEDMAN, East Hartford, Conn.

A. D. BRIDGE, Hazardville, Conn.

E. S. HENRY, Rockville, Conn.

WILLIAM BIRNIE, Springfield, Mass.

Attest, D. D. WARREN, *President*.

Attest, T. M. MALTBIE, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD. }

HARTFORD, NOV. 27, 1877.

Then personally appeared D. D. Warren, President, and T. M. Maltbie, Treasurer, of the Connecticut Central Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

PERCY S. BRYANT,

Justice of the Peace.

PROPER ADDRESS OF THE COMPANY.

CONNECTICUT CENTRAL R. R. CO.,
Springfield, Mass.

CONNECTICUT VALLEY RAILROAD.

*Return of the Connecticut Valley Railroad Company, for the year
ending September 30, 1877.*

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Construction and equipment,	-	-	-	\$3,064,388.76
Land resources,	-	-	-	300,382.12
Accounts and material turned over to agents for trustee,	-	-	-	16,746.69
Accounts receivable,	-	-	-	481.14
Profit and loss,	-	-	-	654,937.10
Total,	-	-	-	\$4,036,935.81

*Liabilities.**

Capital stock,	-	-	-	\$1,069,000.00
First mortgage bonds,	-	-	-	1,000,000.00
Second mortgage bonds,	-	-	-	1,250,000.00
Interest on second mortgage bonds,	-	-	-	437,500.00
Floating debt,	-	-	-	280,435.81
Total,	-	-	-	\$4,036,935.81

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$1,500,000.00
Capital stock authorized by vote of company,	-	-	1,500,000.00
Capital stock issued, viz.:			
10,690 full shares of \$100 each,	-	-	1,069,000.00
Stock issued for cash,	-	-	1,069,000.00
Amount of stock held in Connecticut,	-	-	988,600.00

*For Present or Contingent Liabilities not included in Balance Sheet, see Report of Trustee.

Number of stockholders, -	-	-	191
Number of stockholders residing in Con-			
necticut, -	-	-	176

BONDS OR FUNDED DEBT.

Reported by Trustee.

OFFICERS.

President, SAMUEL BABCOCK, Middletown, Conn.*Vice-President*, LUTHER BOARDMAN, East Haddam, Conn.*Secretary*, LEVI WOODHOUSE, Hartford, Conn.*Treasurer*, LEVI WOODHOUSE, Hartford, Conn.

BOARD OF DIRECTORS.

JAMES C. WALKLEY, Higganum, Conn.

LUTHER BOARDMAN, East Haddam, Conn.

SAMUEL BABCOCK, Middletown, Conn.

S. M. COMSTOCK, Essex, Conn.

OLIVER H. CLARK, Chester, Conn.

GEORGE BEACH, Hartford, Conn.

FRANCIS B. COOLEY, Hartford, Conn.

NELSON HOLLISTER, Hartford, Conn.

ELISHA T. SMITH, Hartford, Conn.

ARTHUR W. BACON, Middletown, Conn.

ISAAC ARNOLD, Haddam, Conn.

JOHN W. MARVIN, Deep River, Conn.

E. R. WIGGIN, Hartford, Conn.

Attest, SAMUEL BABCOCK, *President*.Attest, LEVI WOODHOUSE, *Treasurer*.STATE OF CONNECTICUT, }
COUNTY OF HARTFORD. }

HARTFORD, November, 1877.

Then personally appeared Samuel Babcock, President, and Levi Woodhouse, Treasurer, of the Connecticut Valley Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

CHARLES E. GROSS,
Notary Public.

TRUSTEE OF CONNECTICUT VALLEY RAILROAD.

*Return of the Trustee of the Connecticut Valley Railroad Company
for the year ending September 30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$86,603.84
From freight transportation,	-	-	-	83,313.81
From United States mails,	-	-	-	2,020.21
From express,	-	-	-	2,265.98
From rents,	-	-	-	3,858.64
From other sources,—				
Hoisting engine,	-	-	\$1,296.94	
Water sold,	-	-	402.58	
Grass sold,	-	-	12.00	
Use of scales,	-	-	77.95	
Car service,	-	-	1,367.01	
Work for other roads,	-	-	107.57	3,264.05
Total gross earnings,	-	-	-	\$181,326.53

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,*	-	-	\$15,598.01
For repairs of bridges,	-	-	3,278.31
For repairs of fences,	-	-	480.95
For repairs of buildings and fixtures,	-	-	3,782.98
For repairs of locomotives,	-	-	7,257.34
For repairs of cars,	-	-	8,080.73
For repairs of machinery and tools,	-	-	694.97
For salaries, labor, and supplies, not included above,			66,377.62
For fuel for locomotives and cars,—			
2,195 tons of coal,	\$11,135.76		
50 $\frac{1}{4}$ cords of wood,	198.98	11,334.74	
For fuel for stations and shops,—			
179 tons of coal,		832.35	

For oil and waste,	-	-	-	\$1,331.77
For damages, losses, and gratuities,—				
to persons,	\$10.00			
to property,	198.18			208.18
For insurance,	-	-	-	1,919.99
For Legal expenses,	-	-	-	1,129.05
Total operating expenses,	-	-	-	<u>\$122,306.99</u>
Net earnings for the year,	-	-	-	<u>\$59,019.54</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash and material on hand, and balance of accounts payable and receivable at date of last report,	\$16,546.02
From gross earnings, as stated,	181,326.53
Profit and loss—amount contributed by H. J. Furber to pay coupons,	22,698.27
Total,	<u>\$220,570.82</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	\$122,306.99
For taxes,	8,557.03
For interest,	43,413.40
On account of sea wall in process of construction at Saybrook Point,	1,037.27
For New machinery,	64.50
For New rails and laying (\$13,274.57, less old rails sold, \$9,555.55),	3,719.02
For New ties and laying,	7,339.98
Bills payable, outstanding at date of last report,	16,731.94
For Track rent to Conn. Central R. R. Co. for July and August, 1876,	4,000.00
Loss in settlement of accounts,	483.34
On account of old bills,	188.74
Cash and material on hand, and balance of accounts payable and receivable to balance,	12,728.61
Total,	<u>\$220,570.82</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Renewal and improvement of road,	-	-	\$21,642.40
Equipment account,	-	-	8,456.79
Material and supplies,	-	-	19,797.66
Accounts receivable,	-	-	13,096.90
Bills receivable,	-	-	1,188.55
Cash on hand,	-	-	1,173.94
Total,	-	-	<u>\$65,356.24</u>

Liabilities.

Accounts payable,	-	-	\$22,528.44
Accounts and material turned over by C. V. R. R.			
Co. to trustee,	-	-	16,746.69
Profit and loss,	-	-	26,081.11
Total,	-	-	<u>\$65,356.24</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-
SHEET.

Overdue interest on bonds issued by this company,—			
First mortgage,	-	-	\$35,000.00
Second mortgage,	-	-	437,500.00
Any other liabilities,—			
First mortgage bonds,	-	-	1,000,000.00
Second mortgage bonds,	-	-	1,250,000.00
Total,	-	-	<u>\$2,722,500.00</u>

GENERAL INFORMATION.

BONDS OR FUNDED DEBT.

First mortgage, due Dec. 1, 1900; rate of interest,			
7 per cent.,	-	-	\$1,000,000.00
Interest paid to Jan. 1, 1877.			
Second mortgage, due Oct. 1, 1902; rate of interest, 7 per cent.,	-	-	1,250,000.00
No interest has ever been paid.			

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Hartford to Saybrook Point, June 30, 1871; to Fenwick, in 1872.

Length of main line from Hartford to Fenwick, —all in Connecticut, - - - -	46.2m.
Length of road (main line and branches) owned by the company, - - - -	46.2m.
Length of sidings, or other tracks not included above, - - - -	5.8m.
Length of track of road, including branches and sidings, in single track miles, - - -	52.00m.
Length of track laid with steel rails (weight per yard, 62 lbs.), - - - -	3.2m.
Weight per yard of iron rails in main line, 36.7 m., 50 lbs. to yd.; 6.3 m., 56 lbs. to yd.; in branches, 50 lbs.	
Miles of track laid with new iron rails during the year (No. of tons, 322, weight per yard, 56 lbs., cost, \$12,329.81, less old rails sold, \$9,555.55, \$2,774.26), - - - -	3.65m.
Number of new ties put in track during the year (cost, \$5,926.98), - - - -	14,130
Aggregate length of wooden bridges, in feet, -	16,980
Number of spans of 25 feet or over, - -	13
Number of highway crossings over the track, -	1
Number of highway crossings under the track, -	7
Number of highway crossings at grade, - -	58
Number of highway crossings at grade, with gates, -	2
Number of highway crossings at grade, with flagmen, - - - -	4
Number of railroads crossed at grade, and names of each, - - - -	2
New York, New Haven & Hartford, and Boston & New York Air Line.	
Length of all roads operated by this company, -	46.2m.
Number of stations on main line, - -	22

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engines, 30),	- - - - -	7
Number of passenger cars,	- - - - -	14
Number of baggage and mail cars,	- - - - -	7
Number of merchandise cars,	- - - - -	69
Number of coal, gravel, and other cars,	- - - - -	90
Number of locomotives equipped with train brakes,	- - - - -	7
Number of cars equipped with train brakes,	- - - - -	20
Name of brake,	- - - - - Smith's Vacuum.	
Number of passenger train cars with patent platform, buffer, and coupler,	- - - - -	20
Name of patent,	- - - - - 17 with Cowell's, 3 with Miller's.	

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,	- - - - -	.0254
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	- - - - -	.0164
Average rate of fare per mile from all passengers,	- - - - -	.0246
Total number of passengers carried,	- - - - -	206,702
Passenger mileage, or passengers carried one mile,	- - - - -	3,508,582
Miles run by passenger trains,	- - - - -	76,005
Miles run by freight trains,	- - - - -	60,527
Miles run by all other trains,—	- - - - -	
Construction,	- - - - - 4,288	
Switching freight,	- - - - - 30,188	34,476
Total number of tons of freight carried,	- - - - -	64,844
Freight mileage, or tons carried one mile,	- - - - -	2,177,381
Average rate of freight per ton per mile,	- - - - -	.038
Number of men employed in operating road, including officers,	- - - - -	170

OFFICERS.

Trustee, THE TREASURER OF STATE OF CONNECTICUT.

Agents for Trustee, { SAMUEL BABCOCK, Middletown,
E. R. WIGGIN, Hartford.

Sup. and Gen. Passenger Agent, GEO. H. GRIGGS, Hartford.

Cashier and General Ticket Agent, T. T. WELLES, Hartford.

General Freight Agent, R. S. DOWD, Hartford.

Attest, SAMUEL BABCOCK, { *Agents for the*
Attest, E. R. WIGGIN, { *Trustee.*

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD. } HARTFORD, November 20, 1877.

Then personally appeared, Samuel Babcock and E. R. Wiggin, Agents for the Trustee of the second mortgage bond-holders of the Connecticut Valley Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

CHARLES E. GROSS,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

SAMUEL BABCOCK, { AGENTS FOR THE TRUSTEES OF THE CON-
E. R. WIGGIN, } NECTICUT VALLEY RAILROAD COMPANY.
Hartford, Conn.

CONNECTICUT WESTERN RAILROAD.

*Return of the Connecticut Western Railroad Company for the year
ending September 30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$92,351.08
From freight transportation,	-	-	-	128,660.77
From United States mails,	-	-	-	3,804.90
From express,	-	-	-	3,125.42
Total gross earnings,	-	-	-	<u>\$227,942.17</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$50,009.43
For repairs of bridges,	-	-	2,827.73
For repairs of fences,	-	-	833.08
For repairs of buildings and fixtures,	-	-	3,664.95
For repairs of locomotives,	-	-	7,715.14
For repairs of cars,	-	-	3,851.60
For repairs of machinery and tools,	-	-	1,413.02
For salaries and labor not included above,	-	-	58,879.22
For fuel for locomotives and cars,—			
4,852 tons of coal,	\$27,433.80		
138 cords wood,	415.25		
			<u>27,849.05</u>
For fuel for stations and shops,—			
353 tons of coal,	-	-	1,997.04
For oil and waste,	-	-	2,042.50
For damages, losses, and gratuities,—			
to persons,	\$25.00		
to property,	431.11		
			<u>456.11</u>
For insurance,	-	-	957.55
For rents of other roads:			
Naugatuck,	-	\$1,000.00	
Newburgh, Dutchess & Conn.,	1,250.00		
Hartford, Providence & Fishkill,	3,225.53		
			<u>5,475.53</u>

For Telegraph, - - - - -	\$ 7.55
For Printing and stationery, - - - - -	1,312.19
Total operating expenses, - - - - -	<u>\$169,291.69</u>
Net earnings for the year, - - - - -	\$58,650.48

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - - - - -	\$29,474.29
From gross earnings, as stated, - - - - -	227,942.17
From capital stock, - - - - -	105.00
From bills payable, - - - - -	9,212.34
From accounts payable, - - - - -	4,946.00
Total, - - - - -	<u>\$271,679.80</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - - - - -	\$169,291.69
For taxes, - - - - -	214.07
For interest, - - - - -	24,564.59
For new track and right of way through Winsted, - - - - -	15,210.54
For one locomotive, - - - - -	9,000.00
For real estate, - - - - -	4,008.33
For Geo. H. Brown mortgage, - - - - -	20,000.00
For increase of inventory, - - - - -	248.51
Cash on hand to balance, - - - - -	29,142.07
Total, - - - - -	<u>\$271,679.80</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Construction and equipment, - - - - -	\$5,008,110.12
Geo. H. Brown mortgage, - - - - -	20,000.00
Real estate, - - - - -	4,008.33
Profit and loss, - - - - -	8,322.62
Materials on hand, as follows:	
For repairs of engines, - - - - -	\$5,105.61
For repairs of passenger cars, - - - - -	1,750.84
For repairs of freight cars, - - - - -	1,416.93
For repairs of road, - - - - -	8,275.96

Tools,	-	-	-	\$3,185.53	
Books and stationery,	-	-	-	900.00	\$20,634.87
Accounts receivable,	-	-	-	-	24,216.76
Cash on hand,	-	-	-	-	4,925.31
Total,	-	-	-	-	\$5,090,218.01

Liabilities.

Capital stock,	-	-	-	-	\$1,892,099.64
First mortgage bonds,*	-	-	-	-	2,945,500.00
Bills payable,	-	-	-	-	43,812.34
Accounts payable,	-	-	-	-	208,806.03
Total,	-	-	-	-	\$5,090,218.01

PRESENT OR CONTINGENT LIABILITIES NOT INCLUDED IN BALANCE-SHEET.

Overdue interest on bonds issued by this company, \$309,277.50

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$3,000,000.00
Capital stock authorized by vote of company,	-	-	3,000,000.00
Capital stock issued, viz.:			
18,901 full shares of \$100 each,	-	-	\$1,890,100.00
Amount credited on twenty shares not issued,	-	-	1,999.64
Stock issued for cash,	-	-	1,890,100.00
Amount of stock held in Connecticut,	-	-	1,586,000.00
Number of stockholders,	-	-	244
Number of stockholders residing in Connecticut,			210

BONDS OR FUNDED DEBT.

First mortgage, due July 1, 1900; rate of interest,
7 per cent., - - - - - 2,945,500.00

Interest paid to Jan. 1, 1876.

(In addition to the bonds issued, as stated above,
there are \$254,500.00, which are pledged as col-

* The first mortgage bonds issued were reported last year as \$3,000,000, which amount it is said included \$54,500 in hands of agents for sale, and on which a lien was claimed for advancements, which advancements are now acknowledged as a part of the floating debt of the company; and the \$54,500 of bonds treated as collateral, in addition to the \$200,000 so reported by us last year.—*Railroad Commissioners.*

lateral security for money borrowed to pay coupon interest.)

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Hartford to New York State line,
Dec. 21, 1871.

Length of main line from Hartford to New York State line, - - - - -	66.7m.
Length of road (main line and branches) owned by the company, - - - - -	66.7m.
Length of sidings, or other tracks not included above, - - - - -	10.0m.
Length of track of road, including branches and sidings, in single track miles, - - - - -	76.7m.
Length of track laid with steel rails (weight per yard, 60 lbs.), - - - - -	5.0m.
Weight per yard of iron rails in main line, 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 300, weight per yard, 60 lbs., cost, \$14,325), - - - - -	3.0m.
Miles of track laid with new iron rails during the year (No. of tons, 200, weight per yard, 60 lbs., cost, \$9,000), - - - - -	2.0m.
Number of new ties put in track during the year (cost, \$5,484), - - - - -	13,710
Aggregate length of wooden bridges, in feet, - - - - -	9,209
Number of spans of 25 feet or over, - - - - -	29
Number of highway crossings over the track, - - - - -	6
Number of highway crossings under the track, - - - - -	6
Number of highway crossings at grade, - - - - -	74
Number of highway crossings at grade with flagman, - - - - -	1
Number of railroads crossed at grade, and name of each, - - - - -	4

Housatonic, Naugatuck, New Haven &
Northampton, twice.

Name, termini, and length of each road operated by this company under lease or contract,—

Newburgh, Dutchess & Connecticut, from State Line to Millerton, - - - - -	1.6m.
Length of all roads operated by this company, - - - - -	68.3m.

In Connecticut, - - - - -	66.7m.
Number of stations on main line,—all in Connecticut, - - - - -	27
Number of stations on leased lines, - - - - -	2

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engines, 35), - - - - -	10
Number of passenger cars, - - - - -	12
Number of baggage and mail cars, - - - - -	3
Number of merchandise cars, - - - - -	72
Number of coal, gravel, and other cars, - - - - -	149
Number of locomotives equipped with train brakes, - - - - -	5
Number of cars equipped with train brakes, - - - - -	13
Name of brake, - - - - -	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler, - - - - -	13
Name of patent, - - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - - - - -	.0378
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, - - - - -	.0100
Average rate of fare per mile from all passengers, - - - - -	.0362
Total number of passengers carried, - - - - -	155,572
Passenger mileage, or passengers carried one mile, - - - - -	2,526,497
Miles run by passenger trains, - - - - -	115,629
Miles run by freight trains, - - - - -	81,167
Miles run by all other trains, - - - - -	6,099
Total number of tons of freight carried, - - - - -	112,591
Freight mileage, or tons carried one mile, - - - - -	3,329,565
Average rate of freight per ton per mile, - - - - -	.0375
Number of men employed in operating road, including officers, - - - - -	188

ACCIDENT.

April 9, 1877. Matthew Dunn, in attempting to get off from hand-car when in motion, was run over and killed near Tariffville.

OFFICERS.

President, C. J. CAMP, West Winsted, Conn.
Vice-President, C. T. HILLYER, Hartford, Conn.
Secretary, E. R. BEARDSLEY, Hartford, Conn.
Treasurer, WM. L. GILBERT, West Winsted, Conn.
Superintendent, W. H. YEOMANS,* Hartford, Conn.
General Ticket Agent, F. T. STUDLEY, Hartford, Conn.
General Freight Agent, J. F. JONES, Hartford, Conn.

BOARD OF DIRECTORS.

C. J. CAMP, West Winsted, Conn.
 C. T. HILLYER, Hartford, Conn.
 WM. L. GILBERT, West Winsted, Conn.
 GEORGE DUDLEY, West Winsted, Conn.
 T. M. ALLYN, Hartford, Conn.
 H. S. BARBOUR, Hartford, Conn.
 L. B. MERRIAM, Hartford, Conn.
 W. H. BARNUM, Lime Rock, Conn.
 A. H. HOLLEY, Lakeville, Conn.
 D. J. WARNER, Salisbury, Conn.
 E. T. BUTLER, Norfolk, Conn.
 L. W. CUTLER, Watertown, Conn.

Attest, C. J. CAMP, *President*.
 Attest, WM. L. GILBERT, *Treasurer*.

STATE OF CONNECTICUT, }
 COUNTY OF HARTFORD. } HARTFORD, CONN., Nov. 12, 1877.

Then personally appeared C. J. Camp, President, and W. L. Gilbert, Treasurer, of the Connecticut Western Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

HENRY S. BARBOUR,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

CONNECTICUT WESTERN R. R. CO.,
 Hartford, Conn.

* John F. Jones was appointed Superintendent Dec. 1, 1877, in place of W. H. Yeomans.

DANBURY & NORWALK RAILROAD.

*Return of the Danbury & Norwalk Railroad Company for the year
ending September 30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$71,307.59
From freight transportation,	-	-	-	85,174.56
From United States mails,	-	-	-	2,776.50
From express,	-	-	-	3,600.00
From rents,	-	-	-	1,785.25
From interest on deposits,	-	-	-	601.40
Total gross earnings,	-	-	-	<u>\$165,245.30</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$40,368.61
For repairs of bridges,	-	-	1,279.92
For repairs of fences,	-	-	869.61
For buildings and fixtures,	-	-	1,002.15
For locomotives,	-	-	5,176.43
For cars,	-	-	7,453.51
For salaries and labor, not included above,	-	-	35,115.00
For fuel for locomotives and cars,—			
1,894 tons of coal,	\$11,066.50		
75 cords wood,	300.00	11,366.50	
For fuel for stations and shops,—			
100 tons of coal,	\$600.00		
10 cords wood,	45.00	645.00	
For oil and waste,	-	-	509.16
For damages, losses, and gratuities,—			
to persons,	\$5,599.60		
to property,	1,645.15	7,244.75	
For insurance,	-	-	240.00
Expense account,	-	-	3,699.34
Total operating expenses,	-	-	<u>\$114,969.98</u>
Net earnings for the year,	-	-	<u>\$50,275.32</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$33,509.96
From gross earnings, as stated,	-	-	165,245.30
From sundry accounts,	-	-	1,231.20
Total,	-	-	<u>\$199,986.46</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	\$114,969.98
For taxes,—1876, \$7,917.48; 1877, \$6,904.27,	-	-	14,821.75
For interest,	-	-	34,231.18
For dividends (No., 2; rate per cent., $1\frac{1}{2}$),	-	-	17,995.50
Materials—increase of inventory,	-	-	4,939.96
Cash on hand to balance,	-	-	13,028.09
Total,	-	-	<u>\$199,986.46</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

<i>Assets.</i>			
Construction account,	-	-	\$971,094.56
Equipment account,	-	-	164,739.58
Materials on hand,	-	-	19,250.00
Accounts due,	-	-	5,557.76
Cash on hand,	-	-	13,028.09
Total,	-	-	<u>\$1,173,669.99</u>
<i>Liabilities.</i>			
Capital stock,	-	-	\$600,000.00
Bonds payable,	-	-	500,000.00
Profit and loss,	-	-	73,669.99
Total,	-	-	<u>\$1,173,669.99</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$1,000,000.00
Capital stock authorized by vote of company,	-	600,000.00
Capital stock issued, viz.:		
12,000 full shares of \$50 each,	-	600,000.00

Stock issued for cash, - - - -	\$338,416.25
Stock issued for undivided earnings, - -	101,583.75
Stock issued for increased valuation of road, or equipment, or both, - - - -	160,000.00
Amount of stock held in Connecticut, - -	203,000.00
Number of stockholders, - - - -	116
Number of stockholders residing in Connecticut,	89

BONDS OR FUNDED DEBT.

First mortgage, due Oct. 1, 1880; rate of interest, 7 per cent., - - - -	\$100,000.00
Second mortgage, due July 1, 1890; rate of inter- est, 7 per cent., - - - -	200,000.00
Third mortgage, due July 1, 1892; rate of inter- est, 7 per cent., - - - -	200,000.00

Interest paid to July 1, 1877.

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz.:

From Danbury to South Norwalk, Feb. 22,
1852.

From Branchville to Ridgefield, June, 1870.

From Bethel to Hawleyville, July, 1872.

Length of main line from Danbury to South Nor- walk,—all in Connecticut, - - - -	23.8m.
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Length of branches and names,—

From Bethel to Hawleyville, - - - -	6.0m.
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From Branchville to Ridgefield, - - - -	4.0m.
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Length of all branches, - - - -	10.0m.
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Length of road (main line and branches) owned by the company, - - - -	33.8m.
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Length of sidings, or other tracks not included above, - - - -	5.0m.
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Length of track of road, including branches and sidings, in single track miles, - - - -	38.8m.
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Length of track laid with steel rails (weight per yard, 56 lbs.), - - - -	6.18m.
--	--------

Weight per yard of iron rails in main line, 56 lbs.,
in branches, 56 lbs.

Miles of track laid with steel rails during the year

(No. of tons, 450, weight per yard, 56 lbs., cost, \$25,265.85),	-	-	-	-	5.06m.
Number of new ties put in track during the year (cost, \$3,768.00),	-	-	-	-	9,420
Aggregate length of wooden bridges, in feet,	-	-	-	-	1,248
Number of spans of 25 feet or over,	-	-	-	-	21
Number of highway crossings over the track,	-	-	-	-	1
Number of highway crossings at grade,	-	-	-	-	61
Number of highway crossings at grade, with flag-man,	-	-	-	-	1
Length of all roads operated by this company,	-	-	-	-	33.8m.
Number of stations on main line,	-	-	-	-	12
Number of stations on branches,	-	-	-	-	2

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engines, 30),	-	-	-	-	6
Number of passenger cars,	-	-	-	-	8
Number of baggage and mail cars,	-	-	-	-	3
Number of merchandise cars,	-	-	-	-	77
Number of passenger train cars with patent platform, buffer, and coupler,	-	-	-	-	3
Name of patent,	-	-	-	-	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,	-	-	-	-	.0400
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	-	-	-	-	.0098
Average rate of fare per mile from all passengers,	-	-	-	-	.0289
Total number of passengers carried,	-	-	-	-	232,231
Passenger mileage, or passengers carried one mile,	-	-	-	-	2,464,378
Miles run by passenger trains,	-	-	-	-	68,756
Miles run by freight trains,	-	-	-	-	27,576
Miles run by all other trains,	-	-	-	-	8,680
Total number of tons of freight carried,	-	-	-	-	50,188
Freight mileage, or tons carried one mile,	-	-	-	-	903,384
Average rate of freight per ton per mile,	-	-	-	-	.0094
Number of men employed in operating road, including officers,	-	-	-	-	104

ACCIDENT.

STATEMENT OF ACCIDENT IN DETAIL.

The 4.30 P. M. passenger train from South Norwalk, July 28, 1877, struck and killed, near Kent Station, a woman named Mary Seeley, said to be deaf.

OFFICERS.

President, ROSWELL P. FLOWER, New York. .
Vice-President, JAMES W. HYATT, Norwalk.
Secretary, HARVEY WILLIAMS, Danbury.
Treasurer, HARVEY WILLIAMS, Danbury.
Superintendent, LEWIS W. SANDIFORTH, Danbury.
General Ticket Agent, HARVEY WILLIAMS, Danbury.

BOARD OF DIRECTORS.

ROSWELL P. FLOWER, New York.
 H. H. HOLLISTER, New York.
 JAMES W. HYATT, Norwalk.
 WM. C. STREET, Norwalk.
 ORRIN BENEDICT, Bethel.
 EDGAR S. TWEEDY, Danbury.
 LUCIUS P. HOYT, Danbury.
 DAVID P. NICHOLS, Danbury.
 A. S. HURLBUTT, Norwalk.

Attest, JAMES W. HYATT, *Vice-President*.
 Attest, HARVEY WILLIAMS, *Treasurer*.

STATE OF CONNECTICUT, }
 COUNTY OF FAIRFIELD, } DANBURY, October 25, 1877.

Then personally appeared James W. Hyatt, Vice-President, and Harvey Williams, Treasurer, of the Danbury & Norwalk Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

LEVI P. TREADWELL,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

DANBURY & NORWALK RAILROAD CO.,
 Danbury, Conn.

HARTFORD, PROVIDENCE & FISHKILL RAIL-ROAD.

Return of the Trustees for the Bondholders of the Hartford, Providence & Fishkill Railroad Company for the year ending Sept. 30, 1877.

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$414,061.56
From freight transportation,	-	-	-	418,328.29
From United States mails,	-	-	-	9,263.74
From express,	-	-	-	16,096.72
From rents,	-	-	-	39,894.65
Total gross earnings,	-	-	-	<u>\$897,644.96</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track (including new steel rails),	-	-	-	-	\$147,775.31
For repairs of bridges,	-	-	-	-	13,292.67
For repairs of fences,	-	-	-	-	7,192.10
For repairs of buildings and fixtures,	-	-	-	-	14,281.86
For repairs of locomotives,	-	-	-	-	35,582.43
For repairs of cars,	-	-	-	-	55,787.10
For salaries and labor, not included above,	-	-	-	-	233,664.29
For fuel for locomotives and cars,—					
11,067½ tons of coal,	\$71,827.02				
807¼ cords wood,	5,753.25				77,580.27
For fuel for stations and shops,—					
948¾ tons of coal,	\$6,594.34				
133 cords of wood,	1,099.89				7,694.23
For oil and waste,	-	-	-	-	10,883.20
For damages, losses, and gratuities,—					
to persons,	\$1,290.05				
to property,	1,332.60				2,622.65
For insurance,	-	-	-	-	6,295.27
For rents of other roads, and stations:					
Boston & Providence R. R.,	\$5,000.00				
Pawtuxet Valley R. R.,	15,120.08				

New York, New Haven &			
Hartford R. R., -	-	\$175.00	
Rockville R. R., -	-	9,000.00	
New Haven & Northamp-			
ton R. R., -	-	2,700.00	
Naugatuck R. R., -	-	1,500.00	
Dorrance Street Wharf, -	-	3,500.00	
Sundry bills for station ac-			
commodations, -	-	3,448.70	\$40,443.78
For printing and stationery, -	-	-	7,941.11
For removing ice and snow, -	-	-	5,709.72
For incidental expenses, -	-	-	14,960.12
Total operating expenses, -	-	-	\$681,706.11
Net earnings for the year, -	-	-	\$215,938.85

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

From gross earnings, as stated, -	-	-	\$897,644.96
Bills payable, -	-	-	46,422.28
Total, -	-	-	\$944,067.24

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, -	-	-	\$681,706.11
For taxes, -	-	-	19,479.45
For interest, -	-	-	221,035.00
For new rolling stock, -	-	-	2,602.72
For Hartford tunnel, -	-	-	10,000.00
For Meadow Branch freight track, -	-	-	9,243.96
Total, -	-	-	\$944,067.24

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

*Railway in Connecticut, -	-	-	\$1,261,789.96
*Railway in Rhode Island, -	-	-	481,000.00
†Equipment, -	-	-	501,055.00

*The Trustees keep no construction account; hence these two items remain the same as when the Trustees took possession.—*R. R. Coms.*

† Equipment account is made up yearly at an appraised cash value; hence this item and "Profit and Loss" vary from year to year without apparent method.—*R. R. Coms.*

Machinery, tools, and station fixtures,	-	-	\$58,147.69
Materials for repair of roadway,	-	-	86,072.87
Fuel and supplies,	-	-	56,635.89
Sundry accounts,	-	-	10,095.91
Coupon account,	-	-	2,672.50
Other roads,	-	-	4,148.50
Total,	-	-	\$2,461,618.32

Liabilities.

Bonds payable in Connecticut,	-	-	\$1,574,500.00
Bonds payable in Rhode Island,	-	-	481,000.00
Floating liabilities,	-	-	327,061.55
Loan account,	-	-	4,301.70
Tunnel account,	-	-	16,503.45
Profit and loss,	-	-	58,251.62
Total,	-	-	\$2,461,618.32

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$4,000,000.00
Capital stock authorized by vote of company,	-	-	4,000,000.00
Capital stock issued, viz.:			
20,379 ³² / ₁₀₀ full shares of \$100 each,	-	-	2,037,939.98
Stock issued for cash,	-	-	2,037,939.98

BONDS OR FUNDED DEBT.

First mortgage, rate of interest, 7 per cent.,	-	2,055,500.00
Interest paid to July 1, 1877, except a portion of the coupons of 1857 and 1858.		

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Hartford to Willimantic,
1849; Hartford to Bristol, 1850;
Willimantic to Providence, 1854;
Bristol to Waterbury, 1855.

Length of main line from Providence,
R. I., to Waterbury, Conn., - -
Same in Connecticut, - - -

122.365m.

96.40m.

Length of branch and name—from freight yard to dock, through Dorrance street, Providence, R. I.,	-	-	-	.822m.
Length of all branches,	-	-	-	.822m.
Length of road (main line and branches) owned by the company,	-	-	-	123.187m.
Same in Connecticut,	-	-	-	96.40m.
Length of sidings, or other tracks not included above,	-	-	-	26.520m.
Same in Connecticut,	-	-	-	18.912m.
Length of track of road, including branches and sidings in single track miles,	-	-	-	149.707m.
Same in Connecticut,	-	-	-	114.952m.
Length of track laid with steel rails (weight per yard, 60 lbs.),	-	-	-	31.794m.
Same in Connecticut,	-	-	-	28.774m.
Weight per yard of iron rails in main line, 58 to 60 lbs., in branches, 69 lbs.				
Miles of track laid with steel rails during the year (No. of tons, 1,042 ⁵²⁰ / ₂₂₄₀ , weight per yard, 60 lbs., cost, \$54,390.93),	-	-	-	11.54m.
Same in Connecticut,	-	-	-	11.54 m.
Number of new ties put in track during the year (cost, \$18,731.20),	-	-	-	46,828
Same in Connecticut,	-	-	-	37,242
Aggregate length of wooden bridges, in feet,	-	-	-	10,800
Same in Connecticut,	-	-	-	9,117
Number of spans of 25 feet or over,	-	-	-	75
Same in Connecticut,	-	-	-	50
Aggregate length of stone arch bridges, in feet,	-	-	-	293
Same in Connecticut,	-	-	-	238
Number of highway crossings over the track,	-	-	-	20
Same in Connecticut,	-	-	-	10
Number of highway crossings under the track,	-	-	-	14
Same in Connecticut,	-	-	-	11
Number of highway crossings at grade,	-	-	-	146
Same in Connecticut,	-	-	-	120

Number of highway crossings at grade	
with gates, - - - -	5
Same in Connecticut, - - -	1
Number of highway crossings at grade with	
flagmen, - - - -	15
Same in Connecticut, - - -	10
Number of railroads crossed at grade and	
names of each, - - - -	4
Norwich & Worcester R. R., New	
London Northern R. R., New	
York, New Haven & Hartford	
R. R., New Haven & Northamp-	
ton R. R.,	
Name, termini, and length of each road	
operated by this company under lease or	
contract:	
Pawtuxet Valley R. R., Riverpoint,	
R. I., to Hope, R. I., -	3m.
Rockville R. R., Vernon, Conn.,	
to Rockville, Conn., -	4.50m.
South Manchester R. R., Manches-	
ter to South Manchester, Conn.,	2.25m.
Total, - - -	9.75m.
Same in Connecticut, - - -	6.75m.
Length of all roads operated by this com-	
pany, - - - -	132.937m.
Same in Connecticut, - - -	102.790m.
Number of stations on main line, - -	59
Same in Connecticut, - - -	41
Number of stations on leased lines, -	6
Same in Connecticut, - - -	4

EQUIPMENT.

Number of locomotives (average weight in tons,	
with tender full, not including one dummy and	
three switching engines, $48\frac{549}{2666}$), - -	33
Number of passenger cars, - - -	37
Number of baggage and mail cars, - -	17
Number of merchandise cars, - - -	344
Number of coal, gravel, and other cars, including	
1 tool car, 1 derrick car, - - -	72

1878.] HARTFORD, PROVIDENCE & FISHKILL RAILROAD. 135

Number of locomotives equipped with train brakes,	23
Number of cars equipped with train brakes (includes 2 milk cars),	56
Name of brake (we have 2 engines with both Smith and Westinghouse brakes attached),	Smith Vacuum.
Number of passenger train cars with patent platform, buffer, and coupler,	56
Name of patent,	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers, on roads operated by this company, excluding season ticket passengers,	.0315
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	.0098
Average rate of fare per mile from all passengers,	.0267
Total number of passengers carried,	1,247,732
Passenger mileage, or passengers carried one mile,	15,476,226
Miles run by passenger trains,	372,184 $\frac{3}{4}$
Miles run by freight trains,	158,419 $\frac{1}{4}$
Miles run by all other trains (includes switching),	81,549
Total number of tons of freight carried,	296,681
Freight mileage, or tons carried one mile,	7,853.814
Average rate of freight per ton per mile,	.05
Number of men employed in operating road, including officers,	650

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1876.

Oct. 12. Michael Sheehan, aged nine, playing on track at Willimantic, killed by freight train while switching.

Oct. 24. Abby Holly, aged 65, deaf and dumb, struck by engine at crossing near Willimantic. Killed.

1877.

Jan. 2. Julius Nott, struck by engine at first crossing east of Bristol station. Killed.

Jan. 17. Jethro Woodward, struck by engine at Curtiss crossing, New Britain. Killed. He was lying on track.

July 13. Lewis Wheeler, brakeman on freight train, staking out cars at Plainville, stumbled while walking backwards, and fell under tender as engine was backing up—arm and shoulder crushed. Died in a few hours.

OFFICERS.

President Board of Trustees, GEO. M. BARTHOLOMEW,
Hartford, Conn.
Secretary, JOHN M. BELDEN, Hartford, Conn.
Superintendent, SAMUEL NOTT, Hartford, Conn.
Assistant Superintendent, JOHN T. McMANUS, Hartford, Conn.
General Ticket Agent, LUCIUS TUTTLE, Hartford, Conn.
General Freight Agent, ALBERT G. TUTTLE, Hartford, Conn.

BOARD OF TRUSTEES FOR THE BOND-HOLDERS.

GEORGE M. BARTHOLOMEW, Hartford, Conn.
CALVIN DAY, Hartford, Conn.
FRANCIS B. COOLEY, Hartford, Conn.
HENRY LIPPITT, Providence, R. I.
BENJAMIN TRIPP, Providence, R. I.
HENRY W. GARDINER, Providence, R. I.
NELSON W. ALDRICH, Providence, R. I.

Attest, GEO. M. BARTHOLOMEW, }
Attest, CALVIN DAY, } *Trustees.*

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD. } HARTFORD, Nov. 15, 1877.

Then personally appeared Geo. M. Bartholomew and Calvin Day, Trustees of the Hartford, Providence & Fishkill Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

HENRY R. SNATH,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

TRUSTEES FOR THE BOND-HOLDERS,
HARTFORD, PROVIDENCE & FISHKILL R. R. CO.,
Hartford, Conn.

HOUSATONIC RAILROAD COMPANY.

*Return of the Housatonic Railroad Company for the year ending
September 30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$168,405.98
From freight transportation,	-	-	-	396,541.79
From United States mails,	-	-	-	10,468.15
From express,	-	-	-	12,750.00
From wharfage,	-	-	-	1,241.24
Total gross earnings,	-	-	-	\$589,407.16

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$109,469.08
For repairs of bridges,	-	-	3,073.19
For repairs of fences,	-	-	880.34
For repairs of buildings and fixtures,	-	-	4,773.79
For repairs of locomotives,	-	-	15,039.43
For repairs of cars,	-	-	23,287.92
For repairs of machinery and tools,	-	-	2,841.41
For salaries and labor, not included above,	-	-	129,020.77
For fuel for locomotives and cars;—			
9,010 tons of coal,	\$41,443.24		
250 cords wood,	1,236.64	42,679.88	
For fuel for stations and shops,—570 tons of coal,		3,132.23	
For oil and waste,	-	-	8,205.18
For damages, losses, and gratuities,—to property,		907.80	
For insurance,	-	-	2,009.00
For rents of other roads :			
Berkshire,	-	\$42,000.00	
Stockbridge & Pittsfield,	-	31,409.00	
West Stockbridge,	-	700.00	
New York, Housatonic & Northern,	6,231.12	80,340.12	

For books, printing, and stationery,	-	-	\$2,416.74
For gas,	-	-	767.27
For rents,	-	-	85.34
For advertising,	-	-	1,230.66
For rent of cars,	-	-	4,616.69
Total operating expenses,	-	-	<u>\$434,776.84</u>
Net earnings for the year,	-	-	<u>\$154,630.32</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$104,360.09
From gross earnings, as stated,	-	-	589,407.16
From sinking fund,	-	-	83,804.96
Total,	-	-	<u>\$777,572.21</u>

STATEMENT OF TOTAL EXPENDITURES.

Operating expenses, as stated,	-	-	\$434,776.84
Taxes,	-	-	9,739.92
Interest,	-	-	43,617.60
Dividends (No., 4, on preferred stock; rate per cent., 2),	-	-	94,400.00
Steel rails in excess of iron rails,	-	-	23,517.88
Rolling stock, \$3,270; real estate, \$1,700,	-	-	4,970.00
Interest (error last year),	-	-	519.31
Cash on hand to balance,	-	-	166,030.66
Total,	-	-	<u>\$777,572.21</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Railroad and equipment,	-	-	\$2,559,252.42
The Ames property,	-	-	167,389.19
Real estate,	-	-	23,189.99
Materials on hand (inventory),	-	-	39,441.64
Accounts receivable,	-	-	34,876.19
Bills receivable,	-	-	1,048.01
Cash,	-	-	38,245.10
Total,	-	-	<u>\$2,863,442.54</u>

Liabilities.

Capital stock:

Old, 8,200 shares; preferred, 11,800 shares.	-	\$2,000,000.00
Bonds payable,	-	550,000.00
Bills payable,	-	79,050.00
Accounts payable,	-	68,361.88
Profit and loss,	-	166,030.66
Total,	-	<u>\$2,863,442.54</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$2,000,000.00
Capital stock authorized by vote of company,	-	2,000,000.00
Capital stock issued, viz.:		
20,000 full shares of \$100 each,	-	2,000,000.00
Stock issued for cash,	-	2,000,000.00
Amount of stock held in Connecticut,	-	697,000.00
Number of stockholders,	-	643
Number of stockholders residing in Connecticut,	-	380

BONDS OR FUNDED DEBT.

First mortgage, due 1885; rate of interest, 7 per cent.,	-	100,000.00
Interest paid to August, 1877.		
Second, due 1889; rate of interest, 6 per cent.,	-	300,000.00
Interest paid to July, 1877.		
Equipment, due 1883; rate of interest, 7 per cent.,	-	150,000.00
Interest paid to August, 1877.		

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Bridgeport to State line, Dec. 1, 1842.

Length of main line from Bridgeport to Massachusetts State line,	-	74. m.
Length of road (main line and branches) owned by the company,	-	74. m.
Length of sidings, or other tracks not included above,	-	7. m.
Length of track of road, including branches and sidings, in single track miles,	-	81. m.

Length of track laid with steel rails (weight per yard, 60 lbs.), - - - - -	22.5 m.
Weight per yard of iron rails in main line, 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 896; weight per yard, 60 lbs.; cost, \$56,989.28), - - - - -	9.5 m.
Number of new ties put in track during the year (cost, \$10,746.37), - - - - -	22,860
Aggregate length of wooden bridges, in feet, -	874
Number of spans of 25 feet or over, - -	4
Aggregate length of stone arch bridges, in feet, -	250
Number of highway crossings over the track, -	1
Number of highway crossings under the track, -	1
Number of highway crossings at grade, - -	93
Number of railroads crossed at grade, and names of each, - - - - -	3
New York, New Haven & Hartford, Shepaug, and Connecticut Western.	
Name, termini, and length of each road operated by this company under lease or contract:	
Berkshire (Sheffield to West Stockbridge), -	22m.
Stockbridge & Pittsfield (Stockbridge to Pittsfield), - - - - -	22m.
West Stockbridge (West Stockbridge to State line), - - - - -	3m.
New York, Housatonic & Northern (Brookfield Junction to Danbury), - -	5.5 m.
Length of all roads operated by this company, -	126.5 m.
Same in Connecticut, - - - - -	5.5 m.
Number of stations on main line, - - - -	20
Number of stations on leased lines, - - -	17

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engines, 45), - - - - -	19
Number of passenger cars, - - - - -	21
Number of baggage and mail cars, - - -	8
Number of merchandise cars, - - - - -	199
Number of coal, gravel, and other cars, - -	240
Number of locomotives equipped with train brakes,	7

Number of cars equipped with train brakes,	-	24
Name of brake,	- - - Westinghouse Vacuum.	
Number of passenger train cars with patent plat-		
form, buffer, and coupler,	- - -	23
Name of patent,	- - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,	- - -	.0287
Average rate of fare per mile from all passengers,		.0287
Total number of passengers carried,	- -	225,768
Passenger mileage, or passengers carried one mile,		5,869,968
Miles run by passenger trains,	- - -	217,430
Miles run by freight trains,	- - -	192,689
Miles run by all other trains,	- - -	26,478
Total number of tons of freight carried,	- -	200,456
Freight mileage, or tons carried one mile,	-	11,658,923
Average rate of freight per ton per mile,	-	.03
Number of men employed in operating road, in- cluding officers,	- - - - -	430

ACCIDENT.

STATEMENT OF ACCIDENT IN DETAIL.

1877.

Aug. 13. Elizabeth Ward, a resident of Brookfield, Conn., aged 72 years, said to be of unsound mind, was killed by a gravel train, three-fourths of a mile south of Brookfield Junction. She was walking on the track.

OFFICERS.

President, WILLIAM H. BARNUM, Lime Rock, Conn.

Vice-President, DAVID S. DRAPER, Bridgeport, Conn.

Secretary, CHAS. K. AVERILL, Bridgeport, Conn.

Treasurer, CHAS. K. AVERILL, Bridgeport, Conn.

Assistant Superintendent, N. M. BROWN, Bridgeport, Conn.

Auditor, H. W. WATSON, Bridgeport, Conn.

Chief Clerk, J. T. LAWRENCE, Bridgeport, Conn.

General Ticket Agent, H. D. AVERILL, Bridgeport, Conn.

General Freight Agent, H. C. COGSWELL, Bridgeport, Conn.

BOARD OF DIRECTORS.

WM. H. BARNUM, Lime Rock, Conn.

DAVID S. DRAPER, Bridgeport, Conn.

WM. D. BISHOP, Bridgeport, Conn.

SAMUEL WILLETS, New York.

GEORGE W. PEET, Canaan, Conn.

HORACE NICHOLS, Bridgeport, Conn.

A. B. MYGATT, New Milford, Conn.

CHARLES A. PECK, New York.

EDWARD LEAVITT, New York.

Attest, DAVID S. DRAPER, *Vice-President*.

Attest, C. K. AVERILL, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. }

November 14, 1877.

Then personally appeared David S. Draper, Vice-President of the Housatonic Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

CHARLES K. AVERILL,

Notary Public.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. }

November 14, 1877.

Then personally appeared C. K. Averill, Treasurer of the Housatonic Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

EDW. STEW. SUMNER,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

HOUSATONIC RAILROAD COMPANY,

Bridgeport, Conn.

NAUGATUCK RAILROAD.

*Return of the Naugatuck Railroad Company for the year ending Sept.
30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$179,296.52
From freight transportation,	-	-	-	316,483.10
From United States mails,	-	-	-	6,594.10
From express,	-	-	-	10,500.00
From rents,	-	-	-	3,510.54
From dividends,	-	-	-	705.90
From interest,	-	-	-	293.57
From land damages,	-	-	-	500.00
From car service,	-	-	-	284.19
From wharfage,	-	-	-	2,612.41
Total gross earnings,	-	-	-	\$520,820.33

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$69,095.62
For repairs of bridges,	-	-	7,500.58
For repairs of fences,	-	-	2,978.65
For repairs of buildings and fixtures,	-	-	12,664.35
For repairs of locomotives,	-	-	8,045.81
For repairs of cars,	-	-	24,125.70
For repairs of machinery and tools,	-	-	4,628.54
For salaries and labor, not included above,	-	-	101,979.26
For fuel for locomotives,—			
5,075 tons of coal,	\$24,714.93		
374 cords wood,	1,215.65		
			25,930.58
For fuel for stations, shops, and cars,—			
536 tons of coal,	-	-	2,544.03
For oil and waste,	-	-	3,140.72

For damages, losses, and gratuities,—

	to persons,	\$3,855.75	
	to property,	366.44	\$4,222.19
For insurance,	-	-	4,091.70
Amount paid N. Y., N. H. & H. R. R. Co. in tolls			
for passengers and freight,	-	-	17,153.36
For gas,	-	-	1,139.01
For printing and stationery,	-	-	3,652.90
Total operating expenses,	-	-	\$292,893.00
Net earnings for the year,	-	-	\$227,927.33

[The above also includes the earnings and expenses of the Watertown & Waterbury R. R., which has been operated by this company.]

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$68,691.44
From gross earnings, as stated,	-	-	520,820.33
From capital stock and premiums,	-	-	106,080.00
Total,	-	-	\$695,591.77

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	\$292,893.00
For taxes,	-	-	20,167.95
For dividends (No., 2; rate per cent., 5),	-	-	195,920.00
* For construction,	-	-	106,080.00
For increase in materials on hand,	-	-	19,732.25
For decrease in accounts payable,	-	-	7,131.79
Cash on hand to balance,	-	-	53,666.78
Total,	-	-	\$695,591.77

* Amount paid for steel rails and fastenings,	-	-	\$139,739.42
Against which, received from sales of old rails,	-	-	10,704.49
Leaving,	-	-	\$129,034.93
Of which there is charged to construction,	-	\$106,080.00	
Of which there is charged to repairs of road,	-	22,954.93	\$129,034.93

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Construction,	-	-	-	-	\$1,928,845.20
Equipment,	-	-	-	-	234,086.57
Railroad stocks,	-	-	-	-	7,600.00
Railroad bonds,	-	-	-	-	11,400.00
Real estate,	-	-	-	-	35,412.79
Camden rolling-mill property,	-	-	-	-	24,329.90
Materials on hand,	-	-	-	-	68,569.20
Accounts receivable,	-	-	-	-	2,806.75
Due from stations,	-	-	-	-	41,106.53
Due from general post-office department,	-	-	-	-	1,689.32
Notes receivable,	-	-	-	-	1,700.00
Cash on hand,	-	-	-	-	6,364.18
Total,	-	-	-	-	<u>\$2,363,910.44</u>

Liabilities.

Capital stock,	-	-	-	-	\$2,000,000.00
Notes payable,	-	-	-	-	25,000.00
Accounts payable,	-	-	-	-	1,074.00
N. Y., N. H. & H. R. R. Co.,	-	-	-	-	3,452.46
Conn. Western R. R. Co.,	-	-	-	-	166.55
September expenses,	-	-	-	-	22,385.63
Profit and loss,	-	-	-	-	311,831.80
Total,	-	-	-	-	<u>\$2,363,910.44</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$2,000,000.00
Capital stock authorized by vote of company,	-	-	2,000,000.00
Capital stock issued, viz.:			
20,000 full shares of \$100 each,	-	-	2,000,000.00
Stock issued for bonds,	-	-	273,000.00
Stock issued for cash,	-	-	397,696.00
Stock issued for undivided earnings,	-	-	142,700.00
Stock issued for increased valuation of road, or equipment, or both,	-	-	448,825.00

Stock issued to contractor for work done and materials furnished, - - - - -	\$675,879.00
Stock charged profit and loss for loss on stock sold, - - - - -	30,200.00
Stock charged profit and loss for Schuyler's over-issue, - - - - -	31,700.00
Amount of stock held in Connecticut, - - - - -	1,403,890.00
Number of stockholders, - - - - -	491
Number of stockholders residing in Connecticut, - - - - -	373

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Junction N. Y. & N. H. R. R. to Waterbury, June 11, 1849.

From Waterbury to Winsted, completed Sept. 24, 1849.

Length of main line from Junction N. Y., N. H. & H. R. R. to Winsted,—all in Connecticut, - - - - -	56.55m.
Length of sidings, or other tracks not included above, - - - - -	10.10m.
Length of track of road, including branches and sidings, in single track miles, - - - - -	66.65m.
Length of track laid with steel rails (weight per yard, 56 and 58 lbs.), - - - - -	56.55m.
Miles of track laid with steel rails during the year (No. of tons, $2,580\frac{1}{2}\frac{27}{4}\%$, weight per yard, 58 lbs., cost \$139,739.42, including fastenings), - - - - -	28.03m.
Number of new ties put in track during the year (cost, \$16,126.00), - - - - -	40,315
Aggregate length of wooden bridges, in feet, - - - - -	4,079
Number of spans of 25 feet or over, - - - - -	19
Aggregate length of stone arch bridges, in feet, - - - - -	105
Number of highway crossings over the track, - - - - -	1
Number of highway crossings under the track, - - - - -	1
Number of highway crossings at grade, - - - - -	49
Number of railroads crossed at grade, and names of each, - - - - -	1

New Haven & Derby R. R.

Name, termini, and length of each road operated by this company under lease or contract, - - - - -	4.61m.
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Watertown & Waterbury R. R.

Length of all roads operated by this company, -	61.16m.
Number of stations on main line, - -	19
Number of stations on road operated, - -	2

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engines, 45), - - - - -	12
Number of passenger cars, - - - - -	13
Number of baggage and mail cars, - - - - -	7
Number of merchandise cars, - - - - -	107
Number of coal, gravel, and other cars, - -	181

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - - - - -	.0368
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, - - - - -	.0185
Average rate of fare per mile from all passengers, - - - - -	.0283
Total number of passengers carried, - - - - -	273,438
Passenger mileage, or passengers carried one mile, - - - - -	5,899,088
Miles run by passenger trains, - - - - -	100,919
Miles run by freight trains, - - - - -	126,035
Miles run by all other trains, - - - - -	31,763
Total number of tons of freight carried, - - - - -	197,522
Freight mileage, or tons carried one mile, - - - - -	4,308,194
Average rate of freight per ton per mile, - - - - -	.07
Number of men employed in operating road, including officers, - - - - -	245

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1876.

Oct. 12. An unknown man was run over and killed about $1\frac{3}{4}$ miles south of Waterbury. Remains cared for by town.

1877.

March 16. James Morris, discovered lying on track, was run over and killed $1\frac{1}{2}$ miles south of Winsted. The remains were picked up and carried to Winsted by the town authorities.

April 28. An unknown man was struck on Jericho Bridge, and taken to Thomaston by the train. Not seriously injured.

April 29. Ezra Webster, of Union City, said to have been insane, threw himself on the track ahead of the engine, about half a mile above High Rock Grove, and was killed.

June 26. John Joy, a trackman, when between Burrville and Wolcottville, fell from hand-car and was killed.

July 4. Thomas Powers was struck near Seymour, and thrown against a post or telegraph pole, fatally injuring him.

OFFICERS.

President, E. F. BISHOP, Bridgeport, Conn.

Secretary, HORACE NICHOLS, Bridgeport, Conn.

Treasurer, HORACE NICHOLS, Bridgeport, Conn.

Superintendent, GEORGE W. BEACH, Waterbury, Conn.

Chief Clerk, JAMES POTTER, Bridgeport, Conn.

General Ticket Agent, WILLIAM TOMLIN, Bridgeport, Conn.

Freight Agent, B. SOULES, Bridgeport, Conn.

BOARD OF DIRECTORS.

WILLIAM D. BISHOP, Bridgeport, Conn.

E. F. BISHOP, Bridgeport, Conn.

RUSSELL TOMLINSON, Bridgeport, Conn.

J. G. WETMORE, Winsted, Conn.

F. J. KINGSBURY, Waterbury, Conn.

R. M. BASSETT, Birmingham, Conn.

HENRY BRONSON, New Haven, Conn.

J. B. ROBERTSON, New Haven, Conn.

A. L. DENNIS, Newark, N. J.

Attest, E. F. BISHOP, *President*.

Attest, H. NICHOLS, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, }

BRIDGEPORT, November, 1877.

Then personally appeared E. F. Bishop, President, and Horace Nichols, Treasurer, of the Naugatuck Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

W. M. STAPLES,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

THE NAUGATUCK RAILROAD COMPANY,
Bridgeport, Conn.

NEW CANAAN RAILROAD COMPANY.

*Return of the New Canaan Railroad Company for the year ending
September 30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$9,072.91
From freight transportation,	-	-	-	5,361.77
From United States mails,	-	-	-	829.00
From express,	-	-	-	100.00
From rents,	-	-	-	100.00
Total gross earnings,	-	-	-	<u>\$15,463.68</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$3,095.58
For repairs of bridges,	-	-	42.20
For new iron rails,	-	-	411.38
For repairs of locomotives,	-	-	126.73
For repairs of cars,	-	-	85.10
For repairs of machinery and tools,	-	-	251.68
For salaries and labor, not included above,	-	-	4,787.50
For fuel for locomotives and cars,—334 tons of coal,	-	-	1,793.93
For oil and waste,	-	-	209.26
For insurance,	-	-	168.63
For rent of road to N. Y., N. H. & H. R. R. Co.,	-	-	600.00
To Stamford Water Company,	-	-	100.00
For stationery and printing,	-	-	115.15
To N. Y., N. H. & H. R. R., for car service,	-	-	1,024.96
For miscellaneous items paid,	-	-	727.25
Total operating expenses,	-	-	<u>\$13,539.35</u>
Net earnings for the year,	-	-	<u>\$1,924.33</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash and cash items on hand at date of last report,	\$1,785.22
From gross earnings, as stated, - - -	15,463.68
From old accounts thrown out last year, - -	308.24
Total, - - - - -	<u>\$17,557.14</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - -	\$13,539.35
For interest, - - - - -	2,905.00
Cash and cash items on hand to balance, - -	1,112.79
Total, - - - - -	<u>\$17,557.14</u>

GENERAL BALANCE-SHEET;

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Construction account, - - - -	\$230,746.03
Equipment account, - - - -	26,697.90
Materials on hand, - - - -	1,353.89
Cash and cash items, - - - -	1,112.79
Total, - - - - -	<u>\$259,910.61</u>

Liabilities.

Capital stock, - - - -	\$164,050.00
Bonds, - - - -	75,000.00
Bills payable, - - - -	20,860.61
Total, - - - - -	<u>\$259,910.61</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Overdue interest on bonds and notes issued by this company, about - - - -	<u>\$8,000.00</u>
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GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$200,000.00
Capital stock authorized by vote of company,	-	-	200,000.00
Capital stock issued, viz.:			
3,281 full shares of \$50 each,	-	-	164,050.00
Stock issued for cash,	-	-	164,050.00
Amount of stock held in Connecticut,	-	-	137,000.00
Number of stockholders,	-	-	207
Number of stockholders residing in Connecticut,	-	-	197

BONDS OR FUNDED DEBT.

First mortgage, due 1878 and 1879; rate of interest, 7 per cent,	-	-	-	\$75,000.00
Interest paid to July 1, 1877, in part.				

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New Canaan to Stamford, July 4, 1868.

Length of main line from New Canaan to Stamford,—all in Connecticut,	-	-	-	81 $\frac{5}{8}$ m.
Length of road (main line) owned by the company,				81 $\frac{5}{8}$ m.
Length of sidings or other tracks not included above,	-	-	-	2,480 feet.
Length of track of road, including branches and sidings, in single track miles,	-	-	-	8.77m.
Weight per yard of iron rails in main line, 56 lbs.; in branches, 56 lbs.				
Number of new ties put in track during the year (cost, \$1,062),	-	-	-	3,500
Average length of wooden bridges, in feet,	-	-	-	107
Number of highway crossings under the track,	-	-	-	1
Number of highway crossings at grade,	-	-	-	10
Number of highway crossings at grade with flagmen,	-	-	-	3
Number of railroads crossed at grade, and name,				1
New York, New Haven & Hartford, at Stamford dépôt, to get to steamboat dock.				
Length of all roads operated by this company,	-	-	-	8.30m.
Number of stations on main line,	-	-	-	5

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engines, 26),	-	-	-	-	2
Number of passenger cars,	-	-	-	-	1

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,	-	-	-	.0533
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,				.0125
Average rate of fare per mile from all passengers,				.0375
Total number of passengers carried,	-	-		36,089
Passenger mileage, or passengers carried one mile,				243,245
Miles run by passenger trains,	-	-	-	18,288
Total number of tons of freight carried,	-	-		4,196½
Freight mileage, or tons carried one mile,	-			32,786
Average rate of freight per ton per mile,	-			.1635
Number of men employed in operating road, including officers,	-	-	-	9

ACCIDENT.

STATEMENT OF ACCIDENT IN DETAIL.

No accident has occurred during the year to any employé of the road or to any person or property in its charge. June 21st a young man attempted to get on the cars while the train was in motion, and was caught between the car and a gate-post, and very severely bruised, but no bones were broken, and he soon recovered.

OFFICERS.

President, S. Y. ST. JOHN, New Canaan, Conn.

Vice-President, J. B. HOYT, Stamford, Conn.

Secretary, N. W. HOYT, New Canaan, Conn.

Treasurer, GEO. F. LOCKWOOD, New Canaan, Conn.

Superintendent, WM. ST. JOHN, New Canaan, Conn.

General Ticket Agent, F. E. WEED, New Canaan, Conn.

General Freight Agent, F. E. WEED, New Canaan, Conn.

BOARD OF DIRECTORS.

WILLARD PARKER, New York.

J. B. HOYT, Stamford, Conn.

J. D. WARREN, Stamford, Conn.

C. G. CHILD, Stamford, Conn.

STEPHEN HOYT, New Canaan, Conn.

A. S. COMSTOCK, New Canaan, Conn.

A. K. COMSTOCK, New Canaan, Conn.

WM. G. WEBB, New Canaan, Conn.

S. Y. ST. JOHN, New Canaan, Conn.

Attest, S. Y. ST. JOHN, *President*.

Attest, G. F. LOCKWOOD, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. }

November 3, 1877.

Then personally appeared S. Y. St. John, President, and Geo. F. Lockwood, Treasurer, of the New Canaan Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

RUSSELL L. HALL,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW CANAAN RAILROAD COMPANY,

New Canaan, Conn.

NEW HAVEN & DERBY RAILROAD.

*Return of the New Haven & Derby Railroad Company for the year
ending September 30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$45,808.40
From freight transportation,	-	-	-	46,812.10
From United States mails,	-	-	-	664.07
From express,	-	-	-	1,044.21
From rents,	-	-	-	1,210.50
For hoisting coal, etc., \$1,619.88; weighing,				
\$216.25; wharfage, \$300.81,	-	-	-	2,136.94
Total gross earnings,	-	-	-	\$97,676.22

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$7,264.01
For repairs of bridges,	-	-	3,824.08
For repairs of fences,	-	-	181.32
For repairs of buildings and fixtures,	-	-	282.51
For repairs of locomotives,	-	-	1,082.31
For repairs of cars,	-	-	2,673.10
For repairs of machinery and tools,	-	-	60.03
For salaries and labor, not included above,	-	-	21,852.73
For fuel for locomotives and cars,—			
788 tons of coal,	\$3,870.24		
22 cords wood,	89.75	3,959.99	
For fuel for stations and shops,— 93 tons of coal,		381.80	
For oil and waste, -	-	1,183.86	
For damages and losses to property,	-	37.19	
For insurance, -	-	302.65	
For rents of other roads:			
N. Y., N. H. & H. R. R.,	\$2,800.00		
Naugatuck, -	560.00	3,360.00	

For rent, \$4,172.14, for ice and snow, \$494.88, -	\$4,667.02
For hoisting machine, - - - - -	88.50
Total operating expenses, - - - - -	<u>\$51,201.10</u>
Net earnings for the year, - - - - -	<u>\$46,475.12</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - - -	\$1,534.52
From gross earnings, as stated, - - -	97,676.22
From accounts due last year, - - -	1,157.89
Total, - - - - -	<u>\$100,368.63</u>

STATEMENT OF TOTAL EXPENDITURES.

Operating expenses, as stated, - - -	\$51,201.10
Taxes, - - - - -	4,698.47
Interest, - - - - -	27,486.02
Car, - - - - -	733.00
Cranes, - - - - -	2,009.00
New buildings, - - - - -	2,257.93
Dock, sidewalks, &c., - - - - -	4,853.12
Cash on hand to balance, - - - - -	7,129.99
Total, - - - - -	<u>\$100,368.63</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Construction, - - - - -	\$968,740.09
Equipment, - - - - -	88,037.15
Dock, - - - - -	21,246.47
Materials on hand, - - - - -	1,645.60
Safe, furniture and tools, - - - - -	1,027.17
Accounts receivable, - - - - -	6,410.81
Cash, - - - - -	7,129.99
Profit and loss, - - - - -	358.53
Total, - - - - -	<u>\$1,094,595.81</u>

Liabilities.

Capital stock, - - - - -	\$452,000.00
Accounts payable, - - - - -	28,552.85
Bonds, - - - - -	525,000.00

Bills payable, - - - - -	16,784.63
City of New Haven, - - - - -	72,258.33
Total, - - - - -	<u>\$1,094,595.81</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter, - - -	\$700,000.00
Capital stock authorized by vote of company, - -	455,700.00
Capital stock issued, viz.:	
4,520 full shares of \$100 each, - - -	452,000.00
Stock issued for cash, - - - - -	452,000.00
Amount of stock held in Connecticut, - - -	423,500.00
Number of stockholders, - - - - -	341
Number of stockholders residing in Connecticut,	320

BONDS OR FUNDED DEBT.

First mortgage, due 1888; rate of interest, 7 per cent., - - - - -	300,000.00
Interest paid to May 1, 1877.	
Second mortgage, due sundry dates, guaranteed by the City of New Haven; rate of interest, 7 per cent., - - - - -	225,000.00

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New Haven to Ansonia, Connecticut,
August 9, 1871.

Length of main line from New Haven to Ansonia,—all in Connecticut, - - - - -	13.00m.
Length of road (main line and branches) owned by the company, - - - - -	13.00m.
Length of sidings, or other tracks not included above, - - - - -	9,200ft.
Length of track of road, including branches and sidings, in single track miles, - - - - -	14.3220m.
Length of track laid with steel rails (weight per yard, 56 lbs.), - - - - -	.25m.
Weight per yard of iron rails in main line, 48, 56, 60 lbs.	
Miles of track laid with new iron rails during the year (No. of tons, 23, weight per yard, 60 lbs., cost, \$897), - - - - -	.25m.

Number of new ties put in track during the year (cost, \$2,024.40),	4,820
Aggregate length of wooden bridges, in feet,	8,060
Number of spans of 25 feet or over,	7
Number of highway crossings over the track,	8
Number of highway crossings under the track,	8
Number of highway crossings at grade,	19
Number of highway crossings at grade with flagman,	1
Number of railroads crossed at grade, and name, Naugatuck R. R.	1
Length of all roads operated by this company,	13.00m.
Number of stations on main line,	8

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engines, 38),	3
Number of passenger cars,	4
Number of baggage and mail cars,	2
Number of merchandise cars,	8
Number of coal, gravel, and other cars,	20

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,	.0450
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	.0075
Average rate of fare per mile from all passengers,	.0300
Total number of passengers carried,	110,927
Passenger mileage, or passengers carried one mile,	1,037,480
Miles run by passenger and freight trains,	40,950
Miles run by all other trains,	1,972
Total number of tons of freight carried,	45,019
Freight mileage, or tons carried one mile,	510,215
Average rate of freight per ton per mile,	.09
Number of men employed in operating road, in- cluding officers,	48

ACCIDENT.

STATEMENT OF ACCIDENT IN DETAIL.

1877.

Feb. 27. Nathan Baldwin, an aged man, crossing track at Lafayette street, in New Haven, was hit by 6.45 A. M. train from Ansonia, and fatally injured.

OFFICERS.

President, J. H. BARTHOLOMEW, Ansonia, Conn.

Vice-President, CHAS. L. ENGLISH, New Haven, Conn.

Secretary, F. E. HARRISON, New Haven, Conn.

Treasurer, CHARLES ATWATER, New Haven, Conn.

Superintendent, E. S. QUINTARD, New Haven, Conn.

General Ticket Agent, FRANCIS E. HARRISON, New Haven, Ct.

General Freight Agent, ELI S. QUINTARD, New Haven, Conn.

BOARD OF DIRECTORS.

J. H. BARTHOLOMEW, Ansonia, Conn.

CHAS. L. ENGLISH, New Haven, Conn.

HENRY S. DAWSON, New Haven, Conn.

ISAAC ANDERSON, New Haven, Conn.

THOMAS WALLACE, Ansonia, Conn.

FRANKLIN FARREL, Ansonia, Conn.

THOMAS ELMES, Birmingham, Conn.

T. L. CORNELL, Birmingham, Conn.

H. P. FROST, New Haven, Conn.

EDWIN MARBLE, New Haven, Conn.

GEO. W. SHELTON, Birmingham, Conn.

CHAS. ATWATER, New Haven, Conn.

N. D. SPERRY, New Haven, Conn.

FRANCIS DONELLY, New Haven, Conn.

WILLIAM R. SHELTON, Mayor, } *Ex officio*, New Haven, Ct.
CLARK S. SHELTON, Alderman, }

Attest, J. H. BARTHOLOMEW, *President*.

Attest, CHAS. ATWATER, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, }

NEW HAVEN, NOV. 14, 1877.

Then personally appeared Jeremiah H. Bartholomew, President, and Charles Atwater, Treasurer, of the New Haven & Derby Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

CHAS. H. TROWBRIDGE,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

THE NEW HAVEN & DERBY R. R. CO.,

New Haven, Conn.

NEW HAVEN & NORTHAMPTON COMPANY.

Return of the New Haven & Northampton Company for the year ending September 30, 1877.

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$126,912.26
From freight transportation,	-	-	-	392,406.96
From United States mails,	-	-	-	13,132.53
From express,	-	-	-	12,000.00
From rents,	-	-	-	2,606.41
From wharfage,	-	-	-	3,205.43
From hoisting coal,	-	-	-	12,083.00
From weighing,	-	-	-	2,020.30
Total gross earnings,	-	-	-	<u>\$564,366.89</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$96,771.36
For repairs of bridges,	-	-	7,465.98
For repairs of fences and road crossings,	-	-	1,503.16
For repairs of buildings and fixtures,	-	-	9,786.80
For repairs of locomotives,	-	-	16,811.97
For repairs of cars,—			
passenger,	-	\$7,363.66	
freight,	-	11,752.55	19,116.21
For repairs of machinery and tools,	-	-	64.73
For salaries and labor, not included above,	-	-	124,476.28
For fuel for locomotives and cars,—			
7,864 tons of coal,	\$38,711.38		
60 cords wood,	200.00		38,911.38
For fuel for stations and shops,—432 tons of coal,			2,129.87
For oil and waste,	-	-	6,919.91

For damages, losses, and gratuities,—			
to persons,	\$209.50		
to property,	433.63		\$643.13
For insurance,	-	-	1,397.99
For rent of Holyoke & Westfield			
R. R., interest on bond, -	\$14,000.00		
One-half excess of earnings,			
over \$28,000.00,	1,306.02		15,306.02
For rent of freight cars, -	-	-	1,512.11
For removal of snow and ice, -	-	-	3,774.50
For repairs of wharf, -	-	-	439.78
For water and water stations, -	-	-	1,397.07
Total operating expenses, -	-	-	<u>\$348,428.25</u>
Net earnings for the year, -	-	-	<u>\$215,938.64</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$35,907.55
From gross earnings, as stated, -	-	-	564,366.89
From materials on hand, 1876, -	\$43,942.73		
From materials on hand, 1877, -	39,904.75		4,037.98
From State of Connecticut, taxes refunded, -	-	-	8,438.18
From sale of bonds, -	-	-	2,000.00
Coupons now due, -	20,140.00		
Coupons due 1876, -	20,060.00		
			80.00
Total, -	-	-	<u>\$614,830.60</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, -	-	-	\$348,428.25
For taxes, -	-	-	19,797.66
For interest,—			
On bonds, -	\$143,680.00		
On floating debt, -	17,139.49		160,819.49
For extension of branch over river at New Hart-			
ford, -	-	-	22,500.11
For real estate for rent, -	-	-	4,875.00
For recovery of stolen bonds, -	-	-	2,500.00

For discount on debts, - - - -	\$8,076.42
For bills payable, - - - -	39,000.00
For dividends paid, - - - -	150.00
Cash on hand to balance, and balances due, -	8,683.67
Total, - - - -	<u>\$614,830.60</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Cost of road, - - - -	\$3,314,615.53
Cost of equipment, - - - -	796,515.66
Holyoke & Westfield R. R., ex- pense in construction, - -	\$179,685.64
Holyoke & Westfield R. R., stock, 20,000.00	
Hampshire & Hampden R. R., -	492,311.92
Farmington Valley R. R., -	44,620.08
Real estate for rent, - -	4,875.00
	741,492.64
Supplies and materials on hand, - -	39,904.75
Cash on hand, and balance due, - -	23,552.86
Total, - - - -	<u>\$4,916,081.44</u>

Liabilities.

Capital stock, - - - -	\$2,460,000.00
7 per cent. bonds due 1899, mortgage, - -	1,296,000.00
6 per cent. bonds due 1880, convertible, - -	400,000.00
6 per cent. bonds due 1882, convertible, - -	485,000.00
Bills payable, - - - -	197,700.00
Unpaid dividends, - - - -	2,042.00
Interest on bonds (due Oct. 1, \$19,000), - -	20,140.00
Balances due other roads, - - - -	14,869.19
Income and expenditure account, - - - -	40,330.25
Total, - - - -	<u>\$4,916,081.44</u>

PRESENT OR CONTINGENT LIABILITIES NOT INCLUDED IN BALANCE-
SHEET.

Bonds guaranteed by this company, or a lien on its
road—Holyoke & Westfield R. R., - - \$200,000.00
Overdue interest on bonds issued by this company,
included above.

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$5,000,000.00
Capital stock authorized by vote of company,	-	-	2,600,000.00
Capital stock issued, viz.:			
24,600 full shares of \$100 each,	-	-	2,460,000.00
Stock issued for cash,	-	-	1,882,000.00
Stock issued for earnings expended in construction			
of road,	-	-	578,000.00
Amount of stock held in Connecticut,	-	-	1,648,800.00
Number of stockholders,	-	-	336
Number of stockholders residing in Connecticut,	-	-	214

BONDS OR FUNDED DEBT.

First mortgage, due Jan., 1899; rate of interest,	-	-	-	\$1,296,000.00
7 per cent.,	-	-	-	
Interest paid to July 1, 1877.				
Convertible bonds, due April, 1880; rate of interest, 6 per cent.,	-	-	-	400,000.00
Convertible bonds, due January, 1882; rate of interest, 6 per cent.,	-	-	-	485,000.00
Interest paid to date.				
Holyoke & Westfield Railroad guaranteed bonds, due April, 1891; rate of interest, 7 per cent.,	-	-	-	200,000.00

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New Haven to Plainville, January, 1848.

From Plainville to Granby, February, 1850.

From Granby to Northampton, February, 1857.

From Northampton to Williamsburg, February, 1868.

From Farmington to Collinsville, February, 1850.

From Collinsville to New Hartford, May, 1870.

Length of main line from New Haven to Williamsburg, Mass.,	-	-	-	83.88m.
--	---	---	---	---------

Same in Connecticut, - - - -	51.26m.
Length of branches and names,—	
From Farmington to New Hartford, -	14.09m.
From Simsbury to Tariffville, - -	1.04m.
Length of all branches,—all in Connecticut, -	15.13m.
Length of road (main line and branches) owned by the company, - - - -	99.01m.
Same in Connecticut, - - - -	66.39m.
Length of sidings, or other tracks not included above, - - - -	25.75m.
Same in Connecticut, - - - -	14.25m.
Length of track of road, including branches and sidings, in single track miles, - - -	124.76m.
Same in Connecticut, - - - -	80.64m.
Length of track laid with steel rails (weight per yard, 60 lbs.), - - - -	51.00m.
Weight per yard of iron rails in main line, 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, $613\frac{189}{2240}$, weight per yard, 60 lbs., cost, \$24,156.06), - - - -	
Number of new ties put in track during the year (cost, \$12,850.30), - - - -	41,417
Aggregate length of wooden bridges, in feet, -	1,540
Number of spans of 25 feet or over, - - -	11
Aggregate length of iron bridges, in feet, -	904
Number of spans of 25 feet or over, - - -	11
Same in Connecticut, - - - -	8
Number of highway crossings over the track, -	19
Same in Connecticut, - - - -	13
Number of highway crossings under the track, -	6
Same in Connecticut, - - - -	3
Number of highway crossings at grade, - - -	138
Same in Connecticut, - - - -	90
Number of highway crossings at grade, with flag- men, - - - -	3
Number of railroads crossed at grade, and names of each, - - - -	3
Hartford, Prov. & F. R. R., at Plainville;	
Conn. Western R. R., at Simsbury and	
Pine Meadow; Boston & Albany R. R.,	
at Westfield.	

Name, termini, and length of each road operated by this company under lease or contract,—

Holyoke & Westfield R. R., Boston & Albany R. R., at Westfield to Holyoke,	-	10.32m.
Length of all roads operated by this company,	-	109.33m.
Same in Connecticut,	-	66.39m.
Number of stations on main line,	-	24
Same in Connecticut,	-	16
Number of stations on branches,	-	4
Number of stations on leased lines,	-	2

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engines, 53),	-	20
Number of passenger cars,	-	18
Number of baggage and mail cars,	-	8
Number of merchandise cars,	-	105
Number of coal, gravel, and other cars (300 coal, 40 gravel, and 1 derrick),	-	341
Number of locomotives equipped with train brakes,	-	10
Number of cars equipped with train brakes,	-	26
Name of brake,	-	Westinghouse Air Brake.
Number of passenger train cars with patent platform, buffer, and coupler,	-	26
Name of patent,	-	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,	-	.03
Average rate of fare per mile from all passengers,	-	.03
Total number of passengers carried,	-	275,601
Passenger mileage, or passengers carried one mile,	-	4,516,618
Miles run by passenger trains,	-	208,494
Miles run by freight trains,	-	158,195
Miles run by all other trains,	-	14,113
Total number of tons of freight carried,	-	267,424
Freight mileage, or tons carried one mile,	-	11,719,984
Average rate of freight per ton per mile,	-	.0342
Number of men employed in operating road, including officers,	-	306

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1876.

Oct. 4. Evening train north struck Mrs. Fallon, who was walking on the track, near Cheshire. She died on the following day.

1877.

June 17. Night freight train down struck Michael Cox, who was quite deaf, while walking on the track, near New Haven. Killed.

OFFICERS.

President, CHARLES N. YEAMANS, New Haven, Conn.

Vice-President, GEO. ST. JOHN SHEFFIELD, 33 Wall st., N. Y.

Secretary, EDWARD A. RAY, New Haven, Conn.

Treasurer, EDWARD A. RAY, New Haven, Conn.

Superintendent, CHARLES N. YEAMANS, New Haven, Conn.

General Ticket Agent, EDWARD A. RAY, New Haven, Conn.

General Freight Agent, MARTIN C. PARKER, New Haven, Ct.

BOARD OF DIRECTORS.

ANDREW L. KIDSTON, New Haven, Conn.

M. G. ELLIOTT, New Haven, Conn.

CHARLES N. YEAMANS, New Haven, Conn.

H. M. WELCH, New Haven, Conn.

WILLIAM WALTER PHELPS, 26 Exchange Place, N. Y.

GEORGE ST. JOHN SHEFFIELD, 33 Wall street, N. Y.

GEORGE J. BRUSH, New Haven, Conn.

DANIEL TROWBRIDGE, New Haven, Conn.

H. G. KNIGHT, Easthampton, Mass.

Attest, CHARLES N. YEAMANS, *President*.

Attest, EDWARD A. RAY, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, }

November 16, 1877.

Then personally appeared Charles N. Yeamans, President, and Edward A. Ray, Treasurer, of the New Haven & Northampton Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

GEORGE A. BUTLER,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW HAVEN & NORTHAMPTON COMPANY,

271 Chapel street, New Haven, Conn.

NEW LONDON NORTHERN RAILROAD.

*Return of the New London Northern Railroad Company for the year
ending September 30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$187,465.47
From freight transportation,	-	-	-	302,590.95
From United States mails,	-	-	-	9,856.98
From express,	-	-	-	7,976.04
From rents,	-	-	-	11,052.34
From net earnings of propellers belonging to this line,	-	-	-	18,442.67
Total gross earnings,	-	-	-	<u>\$537,384.45</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$85,748.53
For repairs of bridges,	-	-	7,961.43
For repairs of fences,	-	-	5,915.38
For repairs of buildings and fixtures, and water works,	-	-	12,381.92
For repairs of locomotives,	-	-	15,894.11
For repairs of cars,	-	-	23,300.06
For repairs of machinery and tools,	-	-	1,587.01
For fuel for locomotives and cars,—			
4,340 tons of coal,	\$23,383.64		
8,997 cords wood,	<u>41,616.52</u>	65,000.16	
For fuel for stations and shops,—			
325 tons of coal,	\$1,629.97		
350 cords wood,	<u>1,526.50</u>	3,156.47	
For oil and waste,	-	-	6,854.79
For damages, losses, and gratuities,—			
to persons,	\$200.00		
to property,	<u>868.25</u>	1,068.25	

For insurance, - - - - -	\$2,700.37
To other roads for balance of mileage of freight cars, - - - - -	6,613.92
For salaries, wages, and incidentals of passenger department, - - - - -	33,174.46
For salaries, wages, and incidentals of freight department, - - - - -	59,802.91
For general expenses, office expenses, &c., - - - - -	12,792.59
For watchmen, switchmen, flag and signalmen, - - - - -	4,455.90
For telegraph expenses, - - - - -	1,663.97
Total operating expenses, - - - - -	<u>\$350,072.23</u>
Net earnings for the year, - - - - -	\$187,312.22

TOTAL RECEIPTS AND EXPENDITURES.

RECEIPTS.

Cash on hand at date of last report, - - - - -	\$58,717.71
From rent of road and other rents, - - - - -	155,475.00
From lessees, improvement account, - - - - -	4,815.31
From sale of bonds, - - - - -	5,500.00
From premium on bonds sold, - - - - -	275.00
From bills receivable and other accounts, - - - - -	10,392.07
From interest, - - - - -	23,042.85
From dividends unpaid, - - - - -	670.50
From interest on bonds unpaid, - - - - -	470.00
Total, - - - - -	<u>\$259,358.34</u>

EXPENDITURES.

For general expenses, - - - - -	\$7,087.18
For taxes, - - - - -	95.77
For interest on bonds, - - - - -	45,353.50
For dividends declared (4) 2 p. c., 1 $\frac{3}{4}$ p. c., 1 $\frac{3}{4}$ p. c., 1 $\frac{1}{2}$ p. c., - - - - -	105,000.00
For old dividends paid, - - - - -	807.00
For bills payable, - - - - -	17,500.00
To lessees, - - - - -	36,610.42
For sundry accounts, - - - - -	459.20
For freshets, 1876 and 1877, - - - - -	15,285.29
For old claims settled, - - - - -	10,457.88
Cash on hand to balance, - - - - -	20,702.10
Total, - - - - -	<u>\$259,358.34</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,

SEPT. 30, 1877.

Assets.

Construction account,	-	-	-	-	\$2,032,898.14
Equipment account,	-	-	-	-	231,902.11
Other permanent investments,	-	-	-	-	65,000.00
Accounts receivable,	-	-	-	-	50,983.87
Cash,	-	-	-	-	20,702.10
Total,	-	-	-	-	\$2,401,486.22

Liabilities.

Capital stock,	-	-	-	-	\$1,500,000.00
Funded debt,	-	-	-	-	687,500.00
Unfunded debt,	-	-	-	-	162,500.00
Accounts payable,	-	-	-	-	49.77
Coupons unpaid,	-	-	-	-	470.00
Dividends unpaid,	-	-	-	-	910.50
Profit and loss,	-	-	-	-	50,055.95
Total,	-	-	-	-	\$2,401,486.22

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$2,000,000.00
Capital stock authorized by vote of company,	-	-	1,500,000.00
Capital stock issued, viz.:			
15,000 full shares of \$100 each,	-	-	1,500,000.00
Stock issued for stock of Amherst, Belchertown & Palmer R. R.,	-	-	56,666.67
Stock issued for bonds,	-	-	1,102,660.00
Stock issued for cash,	-	-	340,673.33
Amount of stock held in Connecticut,	-	-	968,100.00
Number of stockholders,	-	-	276
Number of stockholders residing in Connecticut,			197

BONDS OR FUNDED DEBT.

First mortgage, due 1885; rate of interest, 6 per cent.,	-	-	-	-	300,000.00
Interest paid to April 1, 1877.					
Second mortgage, due 1892; rate of interest, 7 per cent.,	-	-	-	-	387,500.00
Interest paid to June 1, 1877.					

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New London to Palmer, 1849;
Palmer to Amherst, —; Amherst
to Miller's Falls, 1867.

Length of main line from New London to Miller's Falls, - - -	100.00m.
Same in Connecticut, - - -	56.00m.
Length of road (main line and branches) owned by the company, - - -	100.00m.
Same in Connecticut, - - -	56.00m.
Length of sidings, or other tracks not included above, - - -	15.52m.
Same in Connecticut, - - -	10.82m.
Length of track of road, including branches and sidings in single track miles, -	115.52m.
Same in Connecticut, - - -	66.82m.
Length of track laid with steel rails (weight per yard, 58 lbs.), - - -	18.20m.
Same in Connecticut, - - -	18.20m.
Weight per yard of iron rails in main line, 56 and 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 382.8, weight per yard, 58 lbs., cost, \$20,513.29),—all in Connecticut, - - -	4.20m.
Number of new ties put in track during the year (cost, \$14,629.62), - -	47,078
Aggregate length of wooden bridges, in feet, - - -	8,852
Same in Connecticut, - - -	6,940
Number of spans of 25 feet or over, -	39
Same in Connecticut, - - -	24
Aggregate length of iron bridges, in feet,—all in Connecticut, - - -	392
Number of spans of 25 feet or over, -	3
Aggregate length of stone arch bridges, in feet,—all in Connecticut, - -	30
Number of highway crossings over the track, - - -	4

Same in Connecticut, - - -	3
Number of highway crossings under the track, - - -	4
Same in Connecticut, - - -	2
Number of highway crossings at grade, -	91
Same in Connecticut, - - -	71
Number of highway crossings at grade with flagmen, - - -	2
Same in Connecticut, - - -	1
Number of railroads crossed at grade, and names of each, - - -	4
H., P. & F. R. R., in Connecticut, Athol & Enfield R. R., Boston & Albany R. R., Vermont & Mass. R. R., in Massachusetts.	
Length of all roads operated by this company, - - -	100.00m.
Same in Connecticut, - - -	56.00m.
Number of stations on main line, -	39
Same in Connecticut, - - -	23

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engines, 45), - - -	22
Number of passenger cars, - - -	19
Number of baggage and mail cars, - - -	9
Number of merchandise cars, - - -	251
Number of coal, gravel, and other cars, - - -	31
Number of locomotives equipped with train brakes, -	8
Number of cars equipped with train brakes, -	21
Name of brake, - - -	Westinghouse Automatic.
Number of passenger train cars with patent platform, buffer, and coupler, - - -	17
Name of patent, - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - - -	.0326
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Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	.016
Average rate of fare per mile from all passengers,	.031
Total number of passengers carried, - - -	301,416
Passenger mileage, or passengers carried one mile,	5,941,778
Miles run by passenger trains, - - -	211,035
Miles run by freight trains, - - -	226,473
Miles run by all other trains, - - -	17,106
Total number of tons of freight carried, - -	290,712
Freight mileage, or tons carried one mile, -	12,169,737
Average rate of freight per ton per mile, -	.024
Number of men employed in operating road, including officers, - - - -	450

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1877.

June 13. An unknown man was found dead upon the track in Water street, New London, at about 9.30 p. m. He was supposed to have attempted to jump upon the switching engine, and to have been hit by the foot-board and run over.

Aug. 25. On the evening of this day a sudden and overpowering rain, called, at the time, a waterspout, washed out a culvert near Mohegan, leaving the track in apparent good condition above it. A train approaching soon after, while running slowly, was at this point thrown from the track. The engine, tender, and baggage-car were thrown down the embankment, the engineer, a car inspector, two freight clerks, a freight conductor, the baggage master, and one passenger were more or less hurt; a severe scalding and two broken legs being the serious injuries. All have now nearly or fully recovered.

Sept. 29. A boy named Nolan attempted to jump on to a moving hand-car, and fell under the car, which ran over him and broke his arm.

OFFICERS.

President, CHARLES OSGOOD, Norwich, Conn.

Secretary, ROBERT COIT, New London, Conn.

Treasurer, ROBERT COIT, New London, Conn.

Superintendent, GEO. W. BENTLEY, New London, Conn.

General Ticket Agent, C. F. SPAULDING, New London, Conn.

General Freight Agent, C. F. SPAULDING, New London, Conn.

BOARD OF DIRECTORS.

CHARLES OSGOOD, Norwich, Conn.

WILLIAM W. BILLINGS, New London, Conn.

WILLIAM H. BARNS, New London, Conn.

BENJAMIN STARK, New London, Conn.

AUGUSTUS BRANDEGEE, New London, Conn.

ROBERT COIT, New London, Conn.

J. N. HARRIS, New London, Conn.

THOMAS RAMSDELL, Windham, Conn.

WM. ALLEN BUTLER, New York.

WM. H. HILL, Boston, Mass.

FRED. TAYLOR, New York.

Attest, CHARLES OSGOOD, *President*.

Attest, ROBERT COIT, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW LONDON, }

NORWICH, NOV. 15, 1877.

Then personally appeared Charles Osgood, President of the New London Northern Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

CHARLES H. PHELPS,

Notary Public.

STATE OF CONNECTICUT,
NEW LONDON COUNTY AND CITY. } ss.

Nov. 15, 1877.

Then personally came Robert Coit, Treasurer of the New London Northern Railroad Company, and made oath to the truth of the foregoing return by him subscribed.

Before me,

THOMAS M. WALLER,

Justice of the Peace.

PROPER ADDRESS OF THE COMPANY.

THE NEW LONDON NORTHERN R. R. CO.,
New London, Conn.

NEW YORK & NEW ENGLAND RAILROAD.

Return of the New York & New England Railroad Company for the year ending September 30, 1877.

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.*

From passenger transportation,	-	-	-	\$421,147.08
From freight transportation,	-	-	-	477,399.77
From United States mails,	-	-	-	14,511.61
From express and extra baggage,	-	-	-	38,052.73
From rents,	-	-	-	5,505.59
From passenger car service,	-	-	-	10,161.74
Miscellaneous receipts at Highland Lake Grove,	-	-	-	2,550.89
From gravel account,	-	-	-	5,455.43
From Norwich & Worcester Division,	-	-	-	35,552.00
Total gross earnings,	-	-	-	\$1,010,336.84

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track, including iron and steel rails laid,	-	-	-	\$202,408.64
For repairs of bridges,	-	-	-	17,049.65
For repairs of fences,	-	-	-	4,320.92
For repairs of buildings and fixtures,	-	-	-	14,326.88
For repairs of locomotives,	-	-	-	49,043.57
For repairs of cars,	-	-	-	44,051.29
For repairs of machinery and tools,	-	-	-	5,629.40
For salaries and labor, not included above,	-	-	-	247,237.10
For fuel for locomotives and cars,—				
13,773 tons of coal,	\$75,965.46			
176 cords wood,	970.45			76,935.91

* The statement includes only the revenue from the roads from Boston to Wilmamantic, East Thompson to Southbridge, and Brookline to Woonsocket; the Norwich & Worcester R. R.—leased to this road—reporting separately; and the road between Providence and Waterbury being operated by the Trustees of the Hartford, Providence & Fishkill R. R. mortgage.

For fuel for stations and shops, - - -	\$6,003.59
For oil and waste, - - - - -	5,509.33
For damages, losses, and gratuities,—	
to persons, \$143.98	
to property, 1,788.23	1,932.21
For insurance, - - - - -	5,945.82
For freight car service, - - - - -	11,379.42
For Pullman car service, - - - - -	5,203.89
For water and water stations. - - - - -	7,362.41
For removing ice and snow, and new snow-plough,	5,295.35
For new freight cars, - - - - -	777.26
For telegraph expenses, - - - - -	4,451.82
For legal expenses, general salaries, office ex-	
penses, and miscellaneous, - - - - -	44,481.22
For rent of property at Boston terminus, - - -	55,268.77
Total operating expenses, - - - - -	<u>\$814,614.45</u>
Net earnings for the year, - - - - -	<u>\$195,722.39</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand and balance due at date of last	
report, - - - - -	\$192,942.26
From gross earnings, as stated, - - - - -	1,010,336.84
From first mortgage bonds, - - - - -	60,000.00
From notes payable, - - - - -	27,460.95
From suspense (receipts on October account), -	62,096.33
Total, - - - - -	<u>\$1,352,836.38</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - - - - -	\$814,614.45
For taxes, - - - - -	11,339.02
For interest, - - - - -	68,486.16
For construction,* - - - - -	51,349.99
For equipment, - - - - -	8,600.05
For seven per cent. notes of 1876, - - - - -	112,500.00
For balances of corporations and individuals, -	153,631.56

* Includes \$17,631.23 paid in reduction of "underlying liens" R. R. Cos.

For payments on account of land claim case,	-	\$33,375.61
For discount on notes and bonds,	-	12,000.00
Cash on hand and bills and accounts receivable, to balance,	-	86,939.54
Total,	-	\$1,352,836.38

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Cost of road, as represented by B., H. & E. R. R. "Berdell Bonds," con- vertible into stock of the N. York & New England Railroad Co.,	\$20,000,000.00	
Underlying liens paid to obtain pos- session and perfect title,	755,654.13	
Amount expended for construction and real estate by the New York & New England R. R. Co.,	266,005.83	
Amount expended for equipment by the N. Y. & N. E. R. R. Co.,	104,523.40	\$21,126,183.36
Supplies and material on hand,	-	54,012.43
Ledger balances due from company and individu- als,	-	25,106.25
Cash,	-	7,820.86
Total,	-	\$21,213,122.90

Liabilities.

Capital stock,	-	\$20,000,000.00
Funded debt,	-	376,000.00
Seven per cent. notes of 1876,	-	423,000.00
Notes payable,	-	172,440.62
Audited bills payable,	-	23,081.02
Balances due to company and individuals,	-	23,932.26
Suspense (receipts on October account),	-	62,096.33
Profit and loss,	-	132,572.67
Total,	-	\$21,213,122.90

GENERAL INFORMATION.

CAPITAL STOCK.

*Capital stock authorized by charter,	-	-	\$20,000,000.00
Capital stock authorized by vote of company,	-	-	20,000,000.00
Capital stock issued, viz.:			
56,950 full shares of \$100 each,			\$5,695,000.00
And "Berdell bonds," entitling			
holders of same to 143,050			
shares,	-	-	14,305,000.00
			20,000,000.00
Stock issued for bonds,	-	-	5,695,000.00
Amount of stock held in Connecticut (not includ-			
ing "Berdell bonds"),	-	-	35,200.00
Number of stockholders (not including "Berdell			
bondholders"),	-	-	163
Number of stockholders residing in Connecticut			
(not including "Berdell bondholders"),	-	-	10

BONDS OR FUNDED DEBT.

First mortgage, due January 1, 1905; rate of in-			
terest, 7 per cent.,	-	-	\$376,000.00
Interest paid to July 1, 1877.			

The property is further encumbered by about \$2,500,000 of bonds and notes (the exact amount, or details, cannot be given, the extent of this company's liability not having been determined), being mainly on the road from Providence, R. I., to Waterbury, Conn., which road is not in possession of this company, but is operated by trustees under its mortgage.

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Boston, Mass., to Putnam, Conn., Jan-
uary, 1855; Putnam to Willimantic, Conn.,
August, 1872; East Thompson, Conn., to
Southbridge, Mass., Feb. 1867; Brookline,
Mass., to Woonsocket, R. I., Oct., 1863.

* The capital stock is fixed by the terms of the "Berdell mortgage," B. H. & E. R. R. (under which this company was organized and obtained possession), at the above sum of \$20,000,000.00, being the amount of "Berdell bonds" at par, then outstanding.

Length of main line from Boston to Willimantic,	85.75m.
Same in Connecticut, - - - - -	34.25m.
Length of branches and names, from	
Brookline to Woonsocket, -	33.75m.
Islington to Dedham, -	2.00m.
East Thompson to Southbridge, -	17.50m.
Same in Connecticut, - - - - -	5.00m.
Length of all branches, - - - - -	53.25m.
Same in Connecticut, - - - - -	5.00m.
*Length of road (main line and branches) owned	
by the company, - - - - -	139.00m.
Same in Connecticut, - - - - -	39.25m.
Length of double track road in main line, -	14.00m.
Length of sidings, or other tracks not included	
above, - - - - -	25.70m.
Same in Connecticut, - - - - -	3.03m.
Length of track of road, including branches and	
sidings, in single track miles, - - - - -	178.70m.
Same in Connecticut, - - - - -	42.28m.
Length of track laid with steel rails (weight per	
yard, 60 lbs.), - - - - -	20.81m.
Same in Connecticut, - - - - -	2.00m.
Weight per yard of iron rails in main line, 60 lbs.,	
in branches, 56 lbs.	
Miles of track laid with steel rails during the year	
(No. of tons, 1,445; weight per yard, 60 lbs.;	
cost, \$84,399.67), - - - - -	13.85m.
Same in Connecticut, - - - - -	2.00m.
Miles of track laid with new iron rails during the	
year (No. of tons., 298; weight per yard, 60 lbs.;	
cost, \$7,820.10), - - - - -	7.84m.
Same in Connecticut, - - - - -	.50m.
Number of new ties put in track during the year	
(cost, \$17,266.13), - - - - -	50,805
Aggregate length of wooden bridges, in feet, -	7,727

* Not including the H., P. & F. Division from Providence, R. I., to Waterbury, Conn., 122 miles, which is operated by the trustees of the H., P. & F. mortgage, who report directly to the Commissioners. The finished line and branches therefore of the New York & New England Railroad Co., is 261 miles, besides about 75 miles of road partially graded between Waterbury, Conn., and the Hudson river, making in all a total of, say 336 miles.

Same in Connecticut, - - - -	580
Number of spans of 25 feet or over, - -	50
Same in Connecticut, - - - -	6
Aggregate length of iron bridges, in feet, -	202
Same in Connecticut, - - - -	26
Number of spans of 25 feet or over, - -	4
Same in Connecticut, - - - -	1
Aggregate length of stone arch bridges, in feet,	354
Number of highway crossings over the track, -	55
Same in Connecticut, - - - -	8
Number of highway crossings under the track, -	39
Same in Connecticut, - - - -	6
Number of highway crossings at grade, - -	114
Same in Connecticut, - - - -	30
Number of highway crossings at grade, with flagmen, - - - -	28
Same in Connecticut, - - - -	3
Number of railroads crossed at grade, and names of each, - - - -	2
Boston, Clinton & Fitchb'g R. R., at Walpole.	
" " " " Medfield.	
The main line also crosses the Norwich & Worcester Division at Webster, and by <i>switch</i> at Putnam.	
Name, termini, and length of each road operated by this company under lease or contract:	
Norwich & Worcester R. R. Co. (operated for account of this company), - -	66.40m.
Same in Connecticut, - - - -	49.00m.
Length of all roads operated by this company (not including the Norwich & Worcester R. R., which reports separately to the Commissioners),	139.00m.
Same in Connecticut, - - - -	39.25m.
Number of stations on main line, - - -	40
Same in Connecticut, - - - -	9
Number of stations on branches, - - -	28
Same in Connecticut, - - - -	2
Number of stations on leased lines, - -	24
Same in Connecticut, - - - -	15

EQUIPMENT.

(On road operated by this company—139 miles.)

Number of locomotives (average weight in tons, with tender full, not including switching engines, 50),	- - - - -	31
Number of passenger cars,	- - -	62
Number of baggage and mail cars,	- - -	13
Number of merchandise cars,	- - -	144
Number of coal, gravel, and other cars,	- - -	294
Number of locomotives equipped with train brakes,	- - -	16
Number of cars equipped with train brakes,	- - -	78
Name of brake,	- - - Westinghouse and Vacuum.	
Number of passenger train cars with patent platform, buffer, and coupler,	- - -	69
Name of patent,	- - - Miller.	

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,	- - - - -	.0250
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	- - - - -	.0088
Average rate of fare per mile from all passengers,	- - - - -	.0215
Total number of passengers carried,	- - -	1,608,880
Passenger mileage, or passengers carried one mile,	- - -	19,652,913
Miles run by passenger trains,	- - -	498,974
Miles run by freight trains,	- - -	231,913
Miles run by all other trains,	- - -	12,389
Total number of tons of freight carried,	- - -	350,005
Freight mileage, or tons carried one mile,	- - -	11,321,038
Average rate of freight per ton per mile,	- - -	.0420
Number of men employed in operating road, including officers,	- - - - -	997

ACCIDENT.

STATEMENT OF ACCIDENT IN DETAIL.

Dec. 5, 1876. George T. Martin, employé, was run over by a switching engine which was moving cars at the yard at Putnam, under his direction; he was fatally injured, and died that day.

OFFICERS.

President, WILLIAM T. HART, Boston.

General Manager, CHARLES P. CLARK, Boston.

Secretary, SIMON W. HATHEWAY, Boston.

Treasurer, GEO. B. PHIPPEN, Boston.

Superintendent Eastern Division, H. M. BRITTON, Boston.

Superintendent Woonsocket Division, E. H. TUCKER, Boston.

General Ticket Agent, A. C. KENDALL, Boston.

General Freight Agent, G. H. WILLIAMS, Boston.

BOARD OF DIRECTORS.

WILLIAM T. HART, Boston.

GEORGE W. BALDWIN, Boston.

CHARLES DANA, New York.

THOMAS DICKSON, New York.

R. SUYDAM GRANT, New York.

LEWIS HECHT, Boston.

FREDERICK J. KINGSBURY, Waterbury, Conn.

EDWARD W. KINSLEY, Boston.

JESSE METCALF, Providence, R. I.

GORHAM P. POMROY, Providence, R. I.

GEORGE M. RICE, Worcester, Mass.

JAMES ROOSEVELT, New York.

JOHN F. SLATER, Norwich, Conn.

JAMES STURGIS, Boston.

Attest, WM. T. HART, *President*.

Attest, GEO. B. PHIPPEN, *Treasurer*.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK. }

CITY OF BOSTON,
November 8, 1877.

Then personally appeared William T. Hart, President, and Geo. B. Phippen, Treasurer, of the New York & New England Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

JAS. B. BELL,

Commissioner of Deeds for the State of Connecticut,
residing in Boston.

PROPER ADDRESS OF THE COMPANY.

NEW YORK & NEW ENGLAND RAILROAD CO.,
Boston, Mass.

NEW YORK, NEW HAVEN & HARTFORD RAIL-ROAD.

*Return of the New York, New Haven & Hartford Railroad Company
for the year ending Sept. 30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$2,381,904.83
From freight transportation,	-	-	-	1,326,707.34
From United States mails,	-	-	-	67,458.39
From express,	-	-	-	144,977.06
From rents,	-	-	-	77,705.24
From extra baggage,	-	-	-	17,358.10
From interest,	-	-	-	15,654.65
Total gross earnings,	-	-	-	\$4,031,765.61

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$218,852.47
For repairs of bridges,	-	-	66,669.29
For repairs of fences,	-	-	5,441.81
For repairs of buildings and fixtures,	-	-	35,908.73
For repairs of locomotives,	-	-	110,905.92
For repairs of cars,	-	-	143,692.16
For repairs of machinery and tools,	-	-	11,130.65
For salaries and labor, not included above,	-	-	707,765.96
For fuel for locomotives and cars,—			
44,009 tons of coal,	\$206,355.03		
630 cords wood,	2,664.31	209,019.34	
For fuel for stations,—			
1,500 tons of coal,	-	-	6,000.00
For oil and waste,	-	-	39,730.88
For damages, losses, and gratuities,—			
to persons,	\$21,720.49		
to property,	5,511.45	27,231.94	

For insurance,		\$6,237.76
For rent of other roads:		
Amount paid N. Y. & Harlem Railroad Company for their share of receipts, and not included in the earnings of this com- pany, \$235,765.88		
Amount paid for rent Shore Line Railway, and deducted from receipts of that road, operated as the Shore Line Division of this company, as shown by Report of Shore Line Railway to the Railroad Com- missioners, \$100,000.00		
Amount paid for rent of Harlem River & Port Chester R. R., and charged to in- terest paid, \$130,000.00		
For freight car service,		32,537.17
For water stations,		11,949.33
For station labor and expenses,		172,386.32
For office expenses,		3,295.64
For contingent expenses,		11,663.12
For advertising,		7,280.92
For printing and stationery,		13,114.63
For rent of Grand Central Dépôt, N. Y., and dépôt grounds, con- nected therewith,	\$148,281.63	
For rent of other dépôts, wharves, and lands,	21,132.59	169,414.22
For legal expenses,		11,527.93
For barge expenses,		20,204.43
For dock expenses,		7,888.42
For horse haulage,		33,197.50
Total operating expenses,		<u>\$2,083,046.54</u>
Net earnings for the year,		<u>\$1,948,719.07</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash assets on hand at date of last report,	\$1,524,854.89
From gross earnings, as stated,	4,031,765.61
From contingent account, insurance reserve,	3,600.00
Total,	<u>\$5,560,220.50</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	\$2,083,046.54
For taxes,	-	-	217,036.04
For interest, H. R. & P. C. R. R.,	-	-	130,000.00
For dividends (number, 2, rate per cent., 5),	-	-	1,550,000.00
Decrease in accounts payable,	-	-	2,450.20
Increase Shore Line Debit balance,	-	-	50,130.56
Increase materials on hand,	-	-	58,926.35
Cash assets on hand to balance,	-	-	1,468,630.81
Total,	-	-	\$5,560,220.50

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Cost of railroad,	-	-	-	\$12,889,584.40
Cost of equipment,	-	-	-	2,114,501.42
Real estate,	-	-	-	560,274.67
Docks and wharves,	-	-	-	128,688.31
Materials and supplies on hand,	-	-	-	445,618.42
Materials and supplies, Shore Line Division,	-	-	-	37,847.57
Debit balance, Shore Line Division,	-	-	-	198,811.25
Due from agents,	-	-	-	110,710.75
Due from connecting roads,	-	-	-	50,237.43
Due from H., P. & F. R. R., tunnel account,	-	-	-	16,503.45
Advances to Harlem River & Port Chester R. R.,	-	-	-	521,643.21
Loans and bills receivable,	-	-	-	364,874.03
Cash,	-	-	-	404,661.94
Total,	-	-	-	\$17,843,956.85

Liabilities.

Capital stock,	-	-	-	\$15,500,000.00
Coupons unpaid, H. R. & P. C. R. R.,	-	-	-	735.00
Bills payable,	-	-	-	3,000.00
Accounts payable,	-	-	-	226,074.15
Contingent account,	-	-	-	169,261.30
Profit and loss,	-	-	-	1,944,886.40
Total,	-	-	-	\$17,843,956.85

PRESENT OR CONTINGENT LIABILITIES NOT INCLUDED IN BALANCE-SHEET.

Bonds guaranteed by this company,	-	-	\$2,000,000.00
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GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$15,500,000.00
Capital stock authorized by vote of company,	-	-	15,500,000.00
Capital stock issued, viz.:			
155,000 full shares of \$100 each,	-	-	15,500,000.00
Stock issued for stock of other corporations,—			
Hartford & New Haven R. R. Co.,	-	-	6,500,000.00
New York & New Haven R. R. Co.,	-	-	9,000,000.00
Amount of stock held in Connecticut,	-	-	5,841,200.00
Number of stockholders,	-	-	2,866
Number of stockholders residing in Connecticut,	-	-	1,461

BONDS OR FUNDED DEBT.

Bonds guaranteed by this company; interest paid to Oct. 1, 1877:

Harlem River & Port Chester R. R., first mortgage bonds at 6 per cent.,	-	-	1,000,000.00
First mortgage bonds at 7 per cent.,	-	-	1,000,000.00
Guaranteed, principal and interest, by the N. Y., N. H. & H. R. R. Co.			

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New Haven to Hartford, Dec. 14, 1839; Hartford to Springfield, Dec. 9, 1844; New York to New Haven, Dec. 27, 1848; Middletown R. R., March, 1850; New Britain R. R., Jan., 1865; Suffield branch, Nov., 1870. The Middletown and New Britain Railroads were merged with the H. & N. H. R. R. Aug. 19, 1866; and the whole road was opened as the N. Y., N. H. & H. R. R., on the 1st day of Oct., 1872.

Length of main line from Harlem Junction to Springfield, Mass.,	-	-	-	-	123.0m.
Same in Connecticut,	-	-	-	-	102.0m.

Length of branches and names,—	
From Berlin to New Britain, - - -	3.0m.
From Berlin to Middletown, - - -	10.0m.
From Windsor Locks to Suffield, - - -	4.5m.
Length of all branches,—all in Connecticut, -	17.5m.
Length of road (main line and branches) owned by the company, - - - -	140.5m.
Same in Connecticut, - - - -	119.5m.
Length of double track road (in main line), -	123.0m.
Same in Connecticut, - - - -	102.0m.
Length of sidings, or other tracks not included above, - - - -	54.8m.
Same in Connecticut, - - - -	46.3m.
Length of track of road, including branches and sidings, in single track miles, - - -	318.3m.
Same in Connecticut, - - - -	267.8m.
Length of track laid with steel rails (weight per yard, 61 and 62 lbs.), - - - -	238.41m.
Same in Connecticut, - - - -	192.89m.
Weight per yard of iron rails in main line, 60 lbs., in branches, 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 679.5, weight per yard, 61 and 62 lbs., cost, \$44,496.11), - - - -	
Same in Connecticut, - - - -	6.25m.
Same in Connecticut, - - - -	3.81m.
Number of new ties put in track during the year (cost, \$51,345.35), - - - -	
Same in Connecticut, - - - -	110,370
Same in Connecticut, - - - -	91,526
Aggregate length of wooden bridges, in feet, -	5,457
Same in Connecticut, - - - -	5,237
Number of spans of 25 feet or over, - - -	20
Same in Connecticut, - - - -	15
Aggregate length of iron bridges, in feet, -	3,772
Same in Connecticut, - - - -	3,723
Number of spans of 25 feet or over, - - -	38
Same in Connecticut, - - - -	37
Aggregate length of stone arch bridges, in feet, -	2,586
Same in Connecticut, - - - -	2,226
Number of highway crossings over the track, -	51
Same in Connecticut, - - - -	41

Number of highway crossings under the track, -	19
Same in Connecticut, - - - -	14
Number of highway crossings at grade, - -	215
Same in Connecticut, - - - -	174
Number of highway crossings at grade with gates,—all in Connecticut, - -	10
Number of highway crossings at grade with flagmen, - - - -	21
Same in Connecticut, - - - -	17
Number of railroads crossed at grade, and names of each, - - - -	4

Housatonic R. R., Shore Line R. R., Hart-
ford, Providence & Fishkill R. R., New
Canaan R. R.

Name, termini, and length of each road operated
by this company under lease or contract:

Shore Line R. R., - - - -	50.0m.
Harlem River & Port Chester R. R., -	11.8m.
Length of all roads operated by this company, -	202.3m.
Same in Connecticut, - - - -	169.5m.
Number of stations on main line, - - -	46
Same in Connecticut, - - - -	33
Number of stations on branches,—all in Con- necticut, - - - -	10
Number of stations on leased lines, - -	28
Same in Connecticut, - - - -	20

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching en- gines, 54), - - - -	93
Number of passenger cars, - - - -	197
Number of baggage and mail cars, - -	60
Number of merchandise cars, - - - -	1,130
Number of coal, gravel, and other cars, - -	185
Number of locomotives equipped with train brakes,	60
Number of cars equipped with train brakes, -	260
Name of brake, - - - - Westinghouse.	
Number of passenger train cars with patent plat- form, buffer, and coupler, - - - -	258
Name of patent, - - - - Miller.	

FARES, FREIGHT, ETC.

Average rate per mile received from passengers, on roads operated by this company, excluding season ticket passengers, - - -	.0271
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, - - -	.0069
Average rate of fare per mile from all passengers, - - -	.0231
Total number of passengers carried, - - -	3,564,366
Passenger mileage, or passengers carried one mile, - - -	111,641,817
Miles run by passenger trains, - - -	1,401,741
Miles run by freight trains, - - -	685,600
Miles run by all other trains, - - -	25,989
Total number of tons of freight carried, - - -	886,476
Freight mileage, or tons carried one mile, - - -	39,646,733
Average rate of freight per ton per mile, - - -	.035
Number of men employed in operating road, in- cluding officers, - - - - -	1,975

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1876.

Oct. 2. Mary Watson was struck and slightly injured by the 5.30 P. M. train from New Haven, when near Bridgeport.

Oct. 17. A woman (name unknown) jumped from the 8.10 A. M. train from New Haven when near Bridgeport; was slightly injured.

Nov. 7. Edward Reynolds, brakeman on freight train (No. 8) fell from car at Belle Dock, New Haven, and was slightly injured.

Nov. 8. T. Manahan was injured at Berlin, while attempting to get on train for New Britain.

Nov. 17. Joseph Wilbraskir, while walking on the track in Meriden, was struck and killed by engine of fast express train from New Haven.

Nov. 25. A. B. Davidson, an employé of this company, was run over by an engine in the yard at the Hartford shops and fatally injured.

Nov. 25. A. C. Pickney fell into a freight train (No. 33) at Meriden station while he was intoxicated, and was fatally injured.

Dec. 5. John McKeaver, in attempting to pass over a train on the Freight Branch in New Haven, fell from the cars and was seriously injured.

Dec. 6. Michael Fender jumped from the 9 P. M. train from New York, near Westport, his hand was cut off, and he was otherwise injured.

Dec. 8. Thomas Watson was struck by the 1.20 A. M. train from Harlem River, when near Bridgeport, and died next day.

Dec. 13. Frank E. Keach had his foot caught between the car bunters, while attempting to cross over a freight train at Meriden station.

Dec. 14. John Callahan, while intoxicated at Belle Dock, attempted to get on freight train, but was run over and killed.

Dec. 19. John Cook, a brakeman, had his hand badly injured while coupling cars at Meriden.

Dec. 22. Charles Bennett, a brakeman, while coupling cars at Belle Dock, New Haven, was caught between the bunters and fatally injured.

1877.

Jan. 6. W. H. Jones was struck and killed by the 4.40 P. M. train from New York, when near east end of spile bridge, between New Haven and West Haven.

Jan. 11. John Hurlbut was struck by the 5.45 P. M. train from New Haven, while walking on the track about half a mile west of Westport.

Jan. 19. Thomas Howe, a brakeman, fell from a freight train near Berlin station, and was seriously injured.

Feb. 22. John Doyle was found dead near South Norwalk, supposed to have been struck by some night train.

Feb. 22. Sarah Fry, while walking on the track near Meriden station, was struck by the steps of a passing train, and slightly injured.

March 7. John McCarty, an employé, was run over by a car in the yard at the Hartford shops, and badly injured.

March 10. Chas. Wilson was slightly injured by jumping from a passenger train (No. 17) near North Haven.

March 15. David Gilliland was struck and killed by one of the evening trains out of New Haven, near Olive Street Bridge; supposed to have been intoxicated.

April 9. Murty McMahon, a brakeman, had his hand badly crushed while coupling cars at Belle Dock, New Haven.

April 11. James Donahue, an employé, had one of his fingers crushed while uncoupling cars at the freight dépôt in Hartford.

April 23. Thomas Breshnehan was struck by engine of freight train, near Thompsonville, and fatally injured.

April 29. William R. Clark was slightly injured by jumping from a special train going into Berlin.

May 1. Edward Leahy jumped from passenger train (No. 14) near Thompsonville, was run over and lost one of his legs.

May 1. Frank Savage hurt his arm coupling cars at South Norwalk.

May 9. Charles Brassell, an employé, jumped from up mail train near Hartford shops, and was severely injured.

May 11. John Cavanaugh jumped from the 6.15 P. M. freight train from New Haven, near Fairfield, and was badly bruised.

May 12. John Brennan was struck and slightly injured by the 12.15 A. M. train from New Haven, near South Norwalk.

May 12. Charles Page was struck by engine of up steamboat train near Meriden, and fatally injured.

May 29. Matthew Dunn, a brakeman, had his fingers crushed while coupling cars at Belle Dock, New Haven.

May 29. James Horen, an employé, had his foot injured while attempting to get on a train at Hartford.

May 30. As the 3.35 P. M. train from New Haven was passing Darien, E. H. Brown, a passenger, was struck and severely injured by a stone thrown through the car window.

May 31. Bridget Marion, a child about six years of age, while playing on the track at Windsor Locks, was struck by the engine of the evening express train, and killed.

June 1. John Cummings, a fireman, was slightly injured about the head by striking a switch target near Berlin station.

June 12. George Willis, an employé, fell from a freight train at Belle Dock, New Haven, and had one hand crushed.

June 20. John O'Brien was knocked off the bridge in Meriden by engine of passenger train (No. 37), and slightly injured.

June 24. John Doran was struck by engine of night freight train, bound south, at Meriden, while lying near the track in a state of intoxication.

June 27. William Harney, a boy, was struck by engine of passenger train bound south, near junction of Shore Line Division, in New Haven.

July 4. J. Jones was struck and had his arm broken by the 10.10 A. M. train from New York, when near Stamford.

July 11. Charles Lewis was struck and killed by extra train passing Stratford at 7.46 P. M.

July 13. Mrs. Lalley was struck and slightly injured by the 3 P. M. train from New York, near East Bridgeport.

July 31. C. P. Hubbard, a conductor, was struck and slightly injured by a switch target, near Berlin station.

Aug. 7. John Lockwood, brakeman on 4.30 A. M. freight train from New Haven, was slightly injured by striking signal drop at South Norwalk drawbridge.

Aug. 8. N. H. Ball, an employé, had his hand injured while coupling cars at Belle Dock, New Haven.

Aug. 27. Mary C. Kendall was struck by a train in Hartford dépôt, and slightly injured.

Aug. 27. A. H. Potter, a brakeman, had one finger crushed while uncoupling cars at Hartford Dépôt.

Sept. 1. George Pierce, a brakeman, was knocked off a freight train at Windsor, by the roof of a shed, and fatally injured.

Sept. 24. An unknown man was struck by the 8.05 A. M. train from New York, and killed, when about one mile west of Stamford

Sept. 28. Jesse H. Canfield, a brakeman, was knocked off a freight train at Hartford passenger dépôt by the shed roof, and slightly injured.

OFFICERS.

President, WM. D. BISHOP, Bridgeport, Conn.
Vice-President, E. M. REED, New Haven, Conn.
Secretary, E. I. SANFORD, New Haven, Conn.
Treasurer, WM. A. BURROUGHS, Bridgeport, Conn.
General Superintendent, E. M. REED, New Haven, Conn.
Assistant Superintendent, JOHN T. MOODY, Bridgeport, Ct.
Assistant Superintendent, C. S. DAVIDSON, Hartford, Conn.
Chief Clerk, E. C. ROBINSON, New York.
General Ticket Agent, C. T. HEMPSTEAD, Stamford, Conn.
General Freight Agent, C. ROCKWELL, Southport, Conn.

BOARD OF DIRECTORS.

WM. D. BISHOP, Bridgeport, Conn.
E. M. REED, New Haven, Conn.
WILSON G. HUNT, New York.
GEO. N. MILLER, New York.
CHESTER W. CHAPIN, Springfield, Mass.
A. R. VAN NEST, New York.
HENRY C. ROBINSON, Hartford, Conn.
E. H. TROWBRIDGE, New Haven, Conn.
NATHANIEL WHEELER, Bridgeport, Conn.
C. M. POND, Hartford, Conn.
AUGUSTUS SCHELL, New York.
GEO. H. WATROUS, New Haven, Conn.
WM. H. VANDERBILT, New York.

Attest, WM. D. BISHOP, *President*.
Attest, WM. A. BURROUGHS, *Treasurer*.

STATE OF NEW YORK, }
COUNTY OF NEW YORK. } NEW YORK, Nov. 14, 1877.

Then personally appeared Wm. D. Bishop, President, and Wm. A. Burroughs, Treasurer, of the New York, New Haven & Hartford Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,
E. C. ROBINSON,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

GRAND CENTRAL DEPOT,
Fourth Avenue and Forty-second street, New York City.

NEW YORK, PROVIDENCE & BOSTON RAILROAD.

*Return of the New York, Providence & Boston Railroad Company
for the year ending September 30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$380,486.44
From freight transportation,	-	-	-	290,104.19
From United States mails,	-	-	-	8,835.77
From express,	-	-	-	23,247.01
From rents,	-	-	-	16,053.38
From interest,	-	-	-	4,058.95
From gas manufacturing,	-	-	-	803.50
From ferry saloon,	-	-	-	300.00
From dividend Prov. & Ston. S. S. Co.,	-	-	-	120,735.00
From receipts under contract,	-	-	-	9,072.50
Total gross earnings,	-	-	-	<u>\$853,696.74</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$118,739.34
For removing ice and snow,	-	-	2,444.75
For repairs of bridges,	-	-	8,078.83
For repairs of fences,	-	-	2,893.97
For repairs of buildings and fixtures,	-	-	6,902.42
For repairs of locomotives,	-	-	21,167.78
For repairs of cars,	-	-	37,204.51
For repairs of machinery and tools,	-	-	1,320.13
For salaries and labor, not included above,	-	-	174,779.41
For fuel for locomotives and cars,—			
7,510 tons of coal,	-	-	34,025.50
For fuel for stations and shops,—			
378 tons of coal,	-	-	2,386.25
For oil and waste,	-	-	10,115.71

For damages, losses, and gratuities,—			
	to persons,	\$1,671.50	
	to property,	579.50	\$2,251.00
For insurance,	-	-	3,039.29
For stationery and printing,	-	-	4,204.52
For general expenses,	-	-	11,068.89
For ferry,	-	-	25,439.05
Total operating expenses,	-	-	<u>\$466,061.35</u>
Net earnings for the year,	-	-	<u>\$387,635.39</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand, and balances due at date of last re-		
port,	-	\$113,536.34
From gross earnings, as stated,	-	853,696.74
From A. & W. Sprague Mfg. Co.,	-	88,959.00
Total,	-	<u>\$1,056,192.08</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	\$466,061.35
For taxes,	-	28,638.08
For interest,	-	78,150.00
For dividends (No., 3; rate of interest, $2\frac{1}{2}$, and one at $3\frac{1}{3}$),	-	325,000.00
For dividends unclaimed,	-	919.50
For real estate,	-	2,333.31
For new cars,	-	3,994.95
For new steel rails,	-	22,470.47
For Greenwood bridge,	-	1,361.48
For dredging,	-	3,162.53
For ferryboat Groton,	-	2,118.54
For ferry slip at New London,	-	15,091.55
For improvement of ferry slip at Groton,	-	3,129.28
For new tenant house,	-	2,619.34
For Richmond Switch accident,	-	10,251.68
For loss by Sylvester Sias & Co.,	-	2,007.40
For deduction by post-office department,	-	231.07
Cash on hand, and balances due to balance,	-	88,651.55
Total,	-	<u>\$1,056,192.08</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Construction account,	-	-	-	-	\$1,411,640.15
Extension road,	-	-	-	-	440,686.34
Real estate at Groton,	-	-	-	-	10,000.00
Dredging machine,	-	-	-	-	16,087.46
Stock Stonington Steamboat Co.,	-	-	-	-	517,900.00
Stock Prov. & Ston. S. S. Co.,	-	-	-	-	287,000.00
Stock Wood River R. R.,	-	-	-	-	20,000.00
Stock Narragansett Pier R. R.,	-	-	-	-	15,000.00
Improvement at Stonington,	-	-	-	-	94,289.10
Prov. & Stonington S. S. Co.,	-	-	-	-	12,830.73
Warwick R. R.,	-	-	-	-	2,655.96
N. Y., Prov. & Boston R. R.,	-	-	-	-	1,266,963.62
M. Morgan's Sons,	-	-	-	-	25,070.74
Stonington office,	-	-	-	-	45,497.90
Total,	-	-	-	-	\$4,165,622.00

Liabilities.

Capital stock,	-	-	-	-	\$3,000,000.00
Bonds payable, issue 1869,	-	-	-	-	837,000.00
Unclaimed interest,	-	-	-	-	2,622.00
Bonds payable,	-	-	-	-	326,000.00
Total,	-	-	-	-	\$4,165,622.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$4,000,000.00
Capital stock authorized by vote of company,	-	-	4,000,000.00
Capital stock issued, viz.:			
30,000 full shares of \$100 each,	-	-	3,000,000.00
Stock issued for cash,	-	-	3,000,000.00
Amount of stock held in Connecticut,	-	-	57,000.00
Number of stockholders,	-	-	523
Number of stockholders residing in Connecticut,			13

BONDS OR FUNDED DEBT.

First mortgage, due 1878; rate of interest, 6 per cent.,	\$76,000.00
Interest paid to Aug. 1, 1877.	
Bonds due 1899; rate of interest, 7 per cent.,	837,000.00
Interest paid to July 1, 1877.	

EXTENSION ROAD BONDS.

Bonds due 1878; rate of interest, 6 per cent.,	200,000.00
Interest paid to May 1, 1877.	
Bonds due 1881; rate of interest, 6 per cent.,	50,000.00
Interest paid to May 1, 1877.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Stonington to Providence, Nov. 10, 1837.

From Stonington to Groton, with ferry to New London, Dec. 30, 1858.

Length of main line, from Providence to Groton,	62.50m.
Same in Connecticut,	17.00m.
Length of road (main line and branches) owned by the company,	62.50m.
Same in Connecticut,	17.00m.
Length of double track road in main line,	50.00m.
Same in Connecticut,	5.50m.
Length of sidings, or other tracks not included above,	7.75m.
Same in Connecticut,	about 4.63m.
Length of track of road, including branches and sidings, in single track miles,	120.25m.
Same in Connecticut,	27.12m.
Length of track laid with steel rails (weight per yard, 60 lbs.),	50.50m.
Same in Connecticut,	11.50m.
Weight per yard of iron rails in main line, 60 lbs., in branches, 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 1,495, weight per yard, 60 lbs., cost, \$75,207.92),	15.00m.
Same in Connecticut,	2.20m.

Number of new ties put in track during the year (cost, \$12,701.69),	- - - -	27,196
Same in Connecticut,	- - - -	7,395
Aggregate length of wooden bridges, in feet,—all in Connecticut,	- - - -	2,900
Number of spans of 25 feet or over,	- -	12
Aggregate length of stone arch bridges, in feet,	-	350
Number of highway crossings over the track,	-	22
Same in Connecticut,	- - - -	2
Number of highway crossings under the track,	-	8
Same in Connecticut,	- - - -	1
Number of highway crossings at grade,	- -	46
Same in Connecticut,	- - - -	17
Number of highway crossings at grade, with gates,	-	10
Same in Connecticut,	- - - -	1
Number of highway crossings at grade, with flag- men,	- - - -	9
Same in Connecticut,	- - - -	3
Length of all roads operated by this company,	-	62.50m.
Same in Connecticut,	- - - -	17.00m.
Number of stations on main line,	- -	27
Same in Connecticut,	- - - -	8

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including 2 switching en- gines, about 28),	- - - -	24
Number of passenger cars,	- - - -	31
Also proportion of 20 passenger and 8 baggage cars.		
Number of baggage and mail cars,	- -	9
Number of merchandise cars (112 box, 120 plat- form),	- - - -	232
Number of coal, gravel, and other cars,	- -	16
Number of locomotives equipped with train brakes,	-	15
Number of cars equipped with train brakes,	-	40
Name of brake,	- - - Westinghouse Air Brake.	
Number of passenger train cars with patent plat- form, buffer, and coupler,	- - -	31
Name of patent,	- - - Miller.	

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - - -	.0265
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, - - -	.0088
Average rate of fare per mile from all passengers, - - -	.0240
Total number of passengers carried, - - -	593,673
Passenger mileage, or passengers carried one mile, - - -	15,378,852
Miles run by passenger trains, - - -	278,311
Miles run by freight trains, - - -	165,639
Miles run by all other trains, - - -	103,290
Total number of tons of freight carried (estimate), - - -	247,576
Freight mileage, or tons carried one mile (estimate), - - -	9,222,206
Average rate of freight per ton per mile, - - -	.0339
Number of men employed in operating road, including officers, - - - - -	486

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1877.

Feb. 8. Charles Greene, a deaf and dumb man, walking on the track, was killed by local express train.

Feb. 12. John Conlin, aged about 21 years, was found on the track near the bridge west of Stonington. He took the mail train west bound at the junction, and it is supposed walked off the train.

OFFICERS.

President, S. D. BABCOCK, 50 Wall street, N. Y.

Vice-President, D. S. BABCOCK, 177 West street, N. Y.

Secretary, F. B. NOYES, Stonington, Conn.

Treasurer, HENRY MORGAN, 39 William street, N. Y.

Superintendent, A. S. MATHEWS, Stonington, Conn.

Assistant Superintendent, J. B. GARDINER, Providence, R. I.

General Ticket Agent, F. B. NOYES, Stonington, Conn.

General Freight Agents, JOEL L. PROUTY, Stonington, Conn.,
E. F. BRADFORD, Providence, R. I.

BOARD OF DIRECTORS.

SAMUEL D. BABCOCK, 50 Wall street, N. Y.

HENRY MORGAN, 39 William street, N. Y.

WILLIAM F. CARY, JR., 90 Pine street, N. Y.

J. BOORMAN JOHNSTON, 90 Broadway, N. Y.

D. S. BABCOCK, 177 West street, N. Y.

GEORGE M. MILLER, Drexell Building, Wall street, N. Y.

HENRY HOWARD, Coventry, R. I.

CHARLES H. SALISBURY, Providence, R. I.

NATHAN F. DIXON, Westerly, R. I.

JOHN A. BURNHAM, Boston, Mass.

A. S. MATHEWS, Stonington, Conn.

Attest, D. S. BABCOCK, *Vice-President*.

Attest, HENRY MORGAN, *Treasurer*.

STATE OF NEW YORK, }
CITY AND COUNTY OF NEW YORK. }

November 8, 1877.

Then personally appeared D. S. Babcock, Vice-President, and Henry Morgan, Treasurer, of the New York, Providence & Boston Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

EDWIN F. COREY, JR.,

Com. for the State of Conn. in New York.

PROPER ADDRESS OF THE COMPANY.

NEW YORK, PROVIDENCE & BOSTON R. R. COMPANY,
Stonington, Conn.

NORWICH & WORCESTER RAILROAD.

*Return of the Norwich & Worcester Railroad Company for the year
ending September 30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$213,166.37
From freight transportation,	-	-	-	479,619.34
From United States mails,	-	-	-	4,384.50
From express,	-	-	-	19,465.10
From rents,	-	-	-	377.62
Total gross earnings,	-	-	-	<u>\$717,012.93</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$64,532.56
For repairs of bridges,	-	-	7,327.94
For repairs of fences,	-	-	452.23
For repairs of buildings and fixtures,	-	-	4,981.03
For repairs of locomotives,	-	-	27,565.52
For repairs of cars,	-	-	40,008.04
For repairs of machinery and tools,	-	-	3,782.82
For salaries and labor, not included above,	-	-	150,646.23
For fuel for locomotives and cars,	-	-	39,192.14
For fuel for stations and shops,	-	-	2,318.63
For oil and waste,	-	-	4,807.40
For damages, losses, and gratuities,—			
to persons,	\$366.95		
to property,	491.64	858.59	
For insurance,	-	-	3,693.55
For rent of N. L. N. R. R.,	-	-	37,899.98
For water and water stations,	-	-	1,622.59
For passenger car mileage,	-	-	3,638.61
For freight car mileage,	-	-	11,628.17
Total operating expenses,	-	-	<u>\$404,956.03</u>
Net earnings for the year,	-	-	<u>\$312,056.90</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$144,538.87
From gross earnings, as stated,	-	-	717,012.93
From Commissioners of Sinking Fund, being			
avails of Sinking Fund,	-	-	438,475.86
From sale of bonds of date March 1, 1877,	-		424,792.67
From dividend Nor. & N. Y. Trans. Co.,	-		27,000.00
From conscience money,	-	-	3.00
Total,	-	-	<u>\$1,751,823.33</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses,	-	-	-	\$404,956.03
For taxes,	-	-	-	34,471.80
For interest,	-	-	-	12,789.21
For paid New York & New England R. R. Co.,	-			39,789.18
For two dividends, 5 per cent. each,	-	-		259,780.00
For expense printing bonds of March 1, 1877,	-			797.63
For construction bonds matured July 1, 1877,	-			150,000.00
For bills payable, etc., paid from avails of bonds				
March 1, 1877,	-	-	-	196,711.04
For Mass. loan, and interest on same 18 months,				
to July 1, 1877,	-	-	-	436,659.50
For steamboat stock ex. and receipts,	-	-		27,000.00
For profit and loss and special account to balance,				188,868.94
Total,	-	-	-	<u>\$1,751,823.33</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

<i>Assets.</i>			
Cost of road,	-	-	\$3,183,145.93
Cost of equipment,	-	-	179,750.67
Other investments,—			
Land at Worcester,	-	\$2,924.58	
Steamboat stock,	-	<u>270,000.00</u>	272,924.58
Material on hand,	-	-	47,795.20
Accounts receivable,	-	-	32,695.99
Two-Mile bridge flood accident,	-	-	9,947.05
Special accounts freight,	-	-	4,527.89
Cash in banks,	-	-	138,974.88
Total,	-	-	<u>\$3,869,762.19</u>

Liabilities.

Capital stock,	-	-	-	-	\$3,004,400.00
Funded debt,	-	-	-	-	400,000.00
Dividends unpaid,	-	-	\$3,074.00		
Grand Trunk Railway,	-	-	.06		3,074.06
Viaduct rental,	-	-	-	-	416.66
Steamboat stock ex. and receipts,	-	-	-	-	331,924.16
Profit and loss,	-	-	-	-	129,947.31
Total,	-	-	-	-	\$3,869,762.19

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$3,825,000.00
Capital stock authorized by vote of company,	-	-	3,825,000.00
Capital stock issued, viz.:	-	-	2,604,400.00
25,978 full shares of \$100 each,	-	-	2,597,800.00
Stock issued for cash,	-	-	2,597,800.00
66 shares old stock on which no dividends are paid, not redeemed, and converted into preferred stock,	-	-	6,600.00
Amount of stock held in Connecticut,	-	-	60,600.00
Number of stockholders,	-	-	648
Number of stockholders residing in Connecticut,	-	-	14

BONDS OR FUNDED DEBT.

First mortgage, due March 1, 1897; rate of interest, 6 per cent.,	-	-	-	400,000.00
Interest paid to September 1, 1877.				

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Norwich, Conn., to Worcester, Mass.,
March, 1840.

Length of main line from Norwich to Worcester,	59.4m.
Same in Connecticut,	42.0m.
Length of branch and name,—from Norwich to Allyn's Point,	7.0m.
Length of branch—all in Connecticut,	7.0m.
Length of road (main line and branches) owned by the company,	66.4m

Same in Connecticut, - - - -	49.0m.
Length of sidings, or other tracks not included above, - - - -	13.9m.
Same in Connecticut, - - - -	9.8m.
Length of track of road, including branches and sidings, in single track miles, - - - -	80.3m.
Same in Connecticut, - - - -	58.8m.
Track laid with steel rails (weight per yard, 56 and 60 lbs.).	
Miles of track laid with steel rails during the year (No. of tons, 2.5, weight per yard, 60 lbs., cost, \$187.50).	
Miles of track laid with new iron rails during the year (No. of tons, 906).	
Number of new ties put in track during the year (cost, \$8,129.80), - - - -	23,165
Aggregate length of wooden bridges, in feet, -	2,539
Same in Connecticut, - - - -	2,373
Number of spans of 25 feet or over, - -	17
Same in Connecticut, - - - -	13
Aggregate length of iron bridges, in feet, -	607
Same in Connecticut, - - - -	493
Number of spans of 25 feet or over, - -	4
Same in Connecticut, - - - -	2
Aggregate length of stone arch bridges, in feet, -	514
Same in Connecticut, - - - -	400
Number of highway crossings over the track, -	6
Same in Connecticut, - - - -	4
Number of highway crossings under the track, -	6
Same in Connecticut, - - - -	2
Number of highway crossings at grade, - -	63
Same in Connecticut, - - - -	34
Number of highway crossings at grade, with flag- men—all in Connecticut, - - - -	2
Number of railroads crossed at grade, and names of each, - - - -	4
Hartford, Providence & Fishkill, at Plainfield, Conn.; New York & New England, at Put- nam, Conn., and Webster, Mass.	
Number of stations on main line, - - - -	24
Same in Connecticut, - - - -	15
Number of stations on branches, in Connecticut, -	1

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching engines, 40),	-	-	-	-	-	21
Number of passenger cars,	-	-	-	-	-	15
Number of baggage and mail cars,	-	-	-	-	-	7
Number of merchandise cars,	-	-	-	-	-	256
Number of coal, gravel, and other cars,	-	-	-	-	-	486
Number of locomotives equipped with train brakes,	-	-	-	-	-	2
Number of cars equipped with train brakes,	-	-	-	-	-	4
Names of brakes:	Smith's Vacuum, and Lewis & Spalding's Noiseless Vacuum.					
Number of passenger train cars with patent platform, buffer, and coupler,	-	-	-	-	-	16
Name of patent,	-	-	-	-	-	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,	-	-	-	-	.034
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	-	-	-	-	.009
Average rate of fare per mile from all passengers,	-	-	-	-	.032
Total number of passengers carried,	-	-	-	-	347,916
Passenger mileage, or passengers carried one mile,	-	-	-	-	6,789,596
Miles run by passenger trains,	-	-	-	-	175,052
Miles run by freight trains,	-	-	-	-	238,192
Miles run by all other trains (gravel),	-	-	-	-	11,995
Total number of tons of freight carried,	-	-	-	-	421,439
Freight mileage, or tons carried one mile,	-	-	-	-	16,428,092
Average rate of freight per ton per mile,	-	-	-	-	.034
Number of men employed in operating road, including officers,	-	-	-	-	365

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1876.

Oct. 10. Jeremiah Coughlin got upon a car attached to inward way freight train near the shops at Norwich, and when near the Engine House No. 1, fell off and was badly hurt. Not in the employ of the company.

1877.

April 6. F. W. Ager, brakeman on train No. 17, in attempting to get on car at Putnam as it approached him, missed his mark and fell, and the car passed over him. He lived about one hour; aged 23 years.

May 29. Way freight train No. 11 ran into a horse and cow on crossing south of Grosvenordale, throwing two cars from track. George Upham, brakeman, had an ankle bone put out.

June 23. Train No. 12 struck a child above the station at Jewett City; the child was standing on the track, and not old enough to realize the danger. It had strayed from home, and was not seriously injured.

Aug. 18. Henry Courtie, brakeman on train No. 7, fell from a car south of Jewett City and broke his neck. Residence in Worcester; aged 20 years; unmarried.

OFFICERS.

President, ALBA F. SMITH, Norwich, Conn.

Secretary, EDWARD T. CLAPP, Norwich, Conn.

Treasurer, GEO. L. PERKINS, Norwich, Conn.

Superintendent, P. ST. M. ANDREWS, Norwich, Conn.

Cashier, M. M. WHITTEMORE, Norwich, Conn.

General Ticket Agent, EDWARD T. CLAPP, Norwich, Conn.

General Freight Agent, GEO. A. HARRIS, Norwich, Conn.

BOARD OF DIRECTORS.

A. F. SMITH, Norwich, Conn.

J. F. SLATER, Norwich, Conn.

F. H. DEWEY, Worcester, Mass.

GEO. W. GILL, Worcester, Mass.

CHAS. W. SMITH, Worcester, Mass.

EDW. L. DAVIS, Worcester, Mass.

ROBERT BAYARD, New York.

WM. F. WELD, Boston.

Attest, A. F. SMITH, *President*.

Attest, G. L. PERKINS, *Treasurer*.

STATE OF CONNECTICUT,
COUNTY OF NEW LONDON. }

NORWICH, NOV. 14, 1877.

Then personally appeared A. F. Smith, President, and G. L. Perkins, Treasurer, of the Norwich & Worcester Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

EDWIN A. TRACY,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NORWICH & WORCESTER RAILROAD CO.,

Norwich, Conn.

RIDGEFIELD & NEW YORK RAILROAD.

*Return of the Ridgefield & New York Railroad Company for the year
ending September 30, 1877.*

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Cost of grading and masonry,	-	-	-	\$136,776.84
Cost of engineering expenses,	-	-	-	15,095.09
Cost of land damages,	-	-	-	15,980.50
Cost of contingent expenses,	-	-	-	7,147.57
Total,	-	-	-	\$175,000.00

Liabilities.

Cash received from stock subscriptions,	-	-	-	\$160,700.00
Cash received for stock sold at auction, and on part paid stock,	-	-	-	14,300.00
Total,	-	-	-	\$175,000.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$1,250,000.00
Capital stock authorized by vote of company,	-	-	1,250,000.00
Capital stock issued, viz.:			
4,142 full shares of \$50 each,	-	-	207,100.00
Stock issued for cash,	-	-	160,700.00
Stock issued upon which less than par was paid in cash by the stockholders,	-	-	46,400.00
Stock of delinquent subscribers was sold at auc- tion, upon which had been paid by them,	-	-	14,300.00
Number of stockholders,	-	-	204
Number of stockholders residing in Connecticut,	-	-	109

DESCRIPTION OF ROAD.

Length of main line from Ridgefield, Conn., to Port Chester, N. Y.,	-	-	23.29m.
Same in Connecticut,	-	-	15.94m.

OFFICERS.

President, ELLWOOD BURDSALL, Port Chester, N. Y.

Vice-President, WILLIAM J. MEAD, Greenwich, Conn.

Secretary, EPHRAIM SOURS, Port Chester, N. Y.

Treasurer, HIRAM K. SCOTT, Ridgefield, Conn.

BOARD OF DIRECTORS.

ELLWOOD BURDSALL, Port Chester, N. Y.

EPHRAIM SOURS, Port Chester, N. Y.

WILLIAM P. ABENDROTH, Port Chester, N. Y.

HANFORD LOCKWOOD, Greenwich, Conn.

WILLIAM J. MEAD, Greenwich, Conn.

SETH S. COOK, Long Ridge, Conn.

DANIEL L. ADAMS, Ridgefield, Conn.

HIRAM K. SCOTT, Ridgefield, Conn.

RUSSELL B. KEELER, Ridgefield, Conn.

Attest, ELLWOOD BURDSALL, *President*.

Attest, HIRAM K. SCOTT, *Treasurer*.

STATE OF NEW YORK, }
COUNTY OF WESTCHESTER. }

November 12, 1877.

Then personally appeared Ellwood Burdsall, President of the Ridgefield & New York Railroad Company, and made solemn affirmation that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

JOHN E. MARSHALL,

Notary Public in and for Westchester Co., N. Y.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. } ss.

RIDGEFIELD, Nov. 8, 1877.

Then personally appeared Hiram K. Scott, Treasurer of the Ridgefield & New York Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

WILLIAM W. SEYMOUR,

Justice of the Peace.

PROPER ADDRESS OF THE COMPANY.

RIDGEFIELD & NEW YORK RAILROAD COMPANY,

Port Chester, N. Y.

ROCKVILLE RAILROAD.

Return of the Rockville Railroad Company for the year ending September 30, 1877.

EARNINGS AND EXPENSES.

For answers to above and other questions (unanswered) in this report, refer to H., P. & F. Railroad Company, lessees.

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$606.61
From rent of road,	-	-	9,000.00
From rent of tenements,	-	-	260.50
From incidental expense (bill paid twice and amount refunded),	-	-	22.60
Total,	-	-	<u>\$9,889.71</u>

STATEMENT OF TOTAL EXPENDITURES.

For taxes,	-	-	-	\$305.00
For interest,	-	-	-	1,740.31
Paid H., P. & F. R. R., on account flood damages,				4,200.00
For deck to passenger car,	-	-	-	150.00
For repairs of tenements,	-	-	-	26.80
For spur track at West Street and dépôt grounds,				279.24
For insurance,	-	-	-	33.00
Indorsed on bills payable,	-	-	-	1,055.25
Personal accounts paid,	-	-	-	387.41
Cash on hand to balance,	-	-	-	1,712.70
Total,	-	-	-	<u>\$9,889.71</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Construction account,	-	-	-	-	\$144,247.66
Equipment account,	-	-	-	-	28,857.99
Railroad stock,	-	-	-	-	500.00
Track repairs,	-	-	-	-	2,036.32
Flood account,	-	-	-	-	4,148.50
Cash on hand,	-	-	-	-	1,712.70
Total,	-	-	-	-	<u>\$181,503.17</u>

Liabilities.

Capital stock—common,	-	-	-	-	\$68,750.00
Capital stock—preferred,	-	-	-	-	29,000.00
Bond account,	-	-	-	-	6,000.00
Bills payable,	-	-	-	-	19,549.75
Flood account, H., P. & F. Railroad Company,	-	-	-	-	4,148.50
J. C. Hammond, Jr.,	-	-	-	-	110.00
Real estate,	-	-	-	-	250.00
Profit and loss,	-	-	-	-	53,694.92
Total,	-	-	-	-	<u>\$181,503.17</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$100,000.00
Capital stock authorized by vote of company,	-	-	100,000.00
Capital stock issued, viz.:			
290 full shares of \$100 each—pref'd,	\$29,000		
687½ shares of \$100 each—com.,	68,750		97,750.00
Stock issued for cash,	-	-	97,750.00
Amount of stock held in Connecticut,	-	-	97,750.00
Number of stockholders,	-	-	46
Number of stockholders residing in Connecticut,			46

BONDS OR FUNDED DEBT.

First mortgage, due July 1, 1883; rate of interest,			
6 per cent.,	-	-	6,000.00
Interest paid to July 1, 1877.			

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Rockville to Vernon, Aug. 10, 1863.

Length of main line from Rockville to Vernon—

all in Connecticut, - - - - - 4.80m.

Length of sidings, or other tracks not included above, - - - - - .75m.

Length of track of road, including branches and sidings in single track miles, - - - - - 5.55m.

Number of new ties put in track during the year (cost, \$469.60), - - - - - 1,174

Aggregate length of wooden bridges, in feet, - 66

Number of highway crossings under the track, - 2

Number of highway crossings at grade, - 6

Number of railroads crossed at grade, and name, 1

Connecticut Central, at West Street station.

Number of stations on main line, - - - - - 4

OFFICERS.

President, JAS. J. ROBINSON, Hartford, Conn.

Secretary, J. C. HAMMOND, JR., Rockville, Conn.

Treasurer, J. C. HAMMOND, JR., Rockville, Conn.

Superintendent, A. H. PUTNAM, Rockville, Conn.

BOARD OF DIRECTORS.

J. J. ROBINSON, Hartford, Conn.

GEO. MAXWELL, Rockville, Conn.

H. L. JAMES, Rockville, Conn.

C. FITTON, Rockville, Conn.

J. C. HAMMOND, JR., Rockville, Conn.

Attest, JAMES J. ROBINSON, *President*.

Attest, J. C. HAMMOND, JR., *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD. }

November 16, 1877.

Then personally appeared James J. Robinson, President, and Joseph C. Hammond, Jr., Treasurer, of the Rockville Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

GEORGE G. SILL,

Justice of the Peace.

PROPER ADDRESS OF THE COMPANY.

ROCKVILLE RAILROAD COMPANY,

Rockville, Conn.

SHEPAUG RAILROAD.

Return of the Shepaug Railroad Company for the year ending September 30, 1877.

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$10,295.34
From freight transportation,	-	-	-	25,268.11
From United States mails,	-	-	-	1,820.02
From express,	-	-	-	571.48
From rents,	-	-	-	90.00
From car service,	-	-	-	216.02
From train service on other roads,	-	-	-	10,818.52
Total gross earnings,	-	-	-	<u>\$49,079.49</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$12,103.45
For repairs of bridges,	-	-	142.72
For repairs of fences,	-	-	152.75
For repairs of buildings and fixtures,	-	-	70.74
For repairs of locomotives,	-	-	4,259.63
For repairs of cars,	-	-	1,057.09
For repairs of machinery and tools,	-	-	126.97
For salaries and labor, not included above,	-	-	8,819.55
For fuel for locomotives and cars,—			
1,024 tons of coal,	-	-	6,643.53
For fuel for stations and shops,—42 tons of coal,	-	-	285.89
For oil and waste,	-	-	669.54
For damages, losses, and gratuities,—to property,	-	-	21.62
For insurance,	-	-	521.56
For general expenses,	-	-	388.25
For stationery, advertising, and printing,	-	-	277.62
Total operating expenses,	-	-	<u>\$35,540.91</u>
Net earnings for the year (or deficit),	-	-	<u>\$13,538.58</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$7,736.44
From gross earnings, as stated,	-	-	49,079.49
Received on capital stock,	-	-	266.67
Bills payable,	-	-	1,726.78
Total,	-	-	<u>\$58,809.38</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	\$35,540.91
For interest,	-	-	17,421.38
For construction,	-	-	2,500.00
For balances due at date of last report,	-	-	1,744.63
Cash on hand to balance,	-	-	1,602.46
Total,	-	-	<u>\$58,809.38</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Construction,	-	-	-	-	\$257,459.58
Equipment,	-	-	-	-	11,064.20
Cash on hand,	-	-	-	-	1,602.46
Profit and loss,	-	-	-	-	72,223.79
Total,	-	-	-	-	<u>\$342,350.03</u>

Liabilities.

Capital stock,	-	-	-	-	\$299,700.00
Bills payable,	-	-	-	-	42,650.03
Total,	-	-	-	-	<u>\$342,350.03</u>

PRESENT OR CONTINGENT LIABILITIES NOT INCLUDED IN BALANCE-
SHEET.

Bonds issued by Shepaug Valley R. R. Co., a lien on its road,	-	-	-	-	\$400,000.00
Overdue interest on the same, since Oct. 1, 1876,	-	-	-	-	28,000.00
Total,	-	-	-	-	<u>\$428,000.00</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$700,000.00
Capital stock authorized by vote of company,	-	-	300,000.00
Capital stock issued, viz.:			
2,970 full shares of \$100 each,	-	-	297,000.00
30 shares subject to \$10.00 assessment			
per share,	-	-	300.00
Amount credited on 30 shares not issued,	-	-	2,700.00
Stock issued for second mortgage bonds of the			
Shepaug Valley Railroad Company,	-	-	210,000.00
Stock issued for cash,	-	-	89,700.00
Amount of stock held in Connecticut,	-	-	296,700.00
Number of stockholders,	-	-	16
Number of stockholders residing in Connecticut,			14

BONDS OR FUNDED DEBT.

First mortgage bonds of the Shepaug Valley			
Railroad Company,	-	-	400,000.00
Due April 1, 1891; rate of interest, 7 per			
cent. Interest paid to Oct. 1, 1876.			

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Litchfield to Hawleyville, Jan. 1, 1872.

Length of main line from Litchfield to Hawleyville,—all in Connecticut,	-	-	32.28m.
Length of sidings, or other tracks not included above,	-	-	1.39m.
Length of track of road, including branches and sidings, in single track miles,	-	-	33.67m.
Weight per yard of iron rails in main line, 50 lbs.			
Miles of track laid with new iron rails during the year (No. of tons, 10, weight per yard, 50 lbs., cost, \$474.26),	-	-	0.13m.
Number of new ties put in track during the year (cost, \$1,066.03),	-	-	3,407
Aggregate length of wooden bridges, in feet,	-	-	2,224
Number of spans of 25 feet or over,	-	-	8

1878.]

SHEPAUG RAILROAD.

219

Aggregate length of stone arch bridges, in feet, -	59
Number of highway crossings over the track, -	1
Number of highway crossings under the track, -	1
Number of highway crossings at grade, -	37
Number of railroads crossed at grade, and names of each, - - - - -	1

Housatonic.

Length of all roads operated by this company, -	32.28m.
Number of stations on main line, -	12

EQUIPMENT.

Number of locomotives (average weight in tons, with tender full, not including switching en- gines, 50), - - - - -	3
Number of passenger cars, - - - - -	2
Number of baggage and mail cars, - - - - -	2
Number of merchandise cars, - - - - -	23
Number of coal, gravel, and other cars, - - - - -	13

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding sea- son ticket passengers, - - - - -	.04
Average rate of fare per mile from all passengers, - - - - -	.04
Total number of passengers carried, - - - - -	13,494
Passenger mileage, or passengers carried one mile, - - - - -	257,500
Miles run by passenger trains, - - - - -	27,401
Miles run by freight trains, - - - - -	22,785
Miles run by all other trains, - - - - -	1,124
Total number of tons of freight carried, - - - - -	14,511
Freight mileage, or tons carried one mile, - - - - -	342,773
Average rate of freight per ton per mile, - - - - -	.0737
Number of men employed in operating road, in- cluding officers, - - - - -	60

ACCIDENT.

STATEMENT OF ACCIDENT IN DETAIL.

1877.

April 7. A person named Willis Wood was run over by cars attached to our engine when switching at Hawleyville. He was walking over some cars of coal, fell between the cars and was instantly killed. He was not employed on the train.

OFFICERS.

President, HENRY W. BUEL, Litchfield, Conn.
Vice-President, HENRY R. COIT, Litchfield, Conn.
Secretary, WILLIAM DEMING, Litchfield, Conn.
Treasurer, HENRY R. COIT, Litchfield, Conn.
Superintendent, CHARLES H. PLATT, Litchfield, Conn.
Chief Clerk, GEO. B. CALHOUN, Litchfield, Conn.
General Ticket Agent, CHARLES H. PLATT, Litchfield, Ct.
General Freight Agent, CHARLES H. PLATT, Litchfield, Ct.

BOARD OF DIRECTORS.

HENRY W. BUEL, Litchfield, Conn.
 HENRY R. COIT, Litchfield, Conn.
 WILLIAM DEMING, Litchfield, Conn.
 ORIGEN S. SEYMOUR, Litchfield, Conn.
 LEVERETTE W. WESSELLS, Litchfield, Conn.
 HOLMES O. MORSE, Litchfield, Conn.
 ASAHEL H. MORSE, Litchfield, Conn.
 DORSEY NEVILLE, Litchfield, Conn.
 EMERY M. WOOSTER, Litchfield, Conn.

Attest, HENRY W. BUEL, *President*.
 Attest, HENRY R. COIT, *Treasurer*.

STATE OF CONNECTICUT, }
 COUNTY OF LITCHFIELD. }.

November 14, 1877.

Then personally appeared Henry W. Buel, President, and Henry R. Coit, Treasurer, of the Shepaug Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

GEO. EATON JONES,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

SHEPAUG RAILROAD COMPANY,
 Litchfield, Conn.

SHORE LINE RAILWAY.

*Return of the Shore Line Railway Company for the year ending Sept.
30, 1877.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$251,735.18
From freight transportation,	-	-	-	65,742.40
From United States mails,	-	-	-	8,185.15
From express,	-	-	-	12,274.63
From rents, etc.,	-	-	-	4,437.23
Total gross earnings,	-	-	-	<u>\$342,374.59</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$126,897.96
For repairs of bridges,	-	-	9,863.97
For repairs of buildings and fixtures,	-	-	2,549.22
For repairs of locomotives,	-	-	8,388.88
For repairs of cars,	-	-	29,419.74
For salaries and labor, not included above,	-	-	46,803.69
For fuel for locomotives and cars,—			
5,248 tons of coal,	\$26,237.72		
107 cords wood,	534.99	26,772.71	
For oil and waste,	-	-	5,218.94
For damages, losses, and gratuities,—			
to persons,	\$18,849.70		
to property,	283.84	19,133.54	
For water stations,	-	-	678.05
For station labor and expenses,	-	-	9,956.49
For advertising,	-	-	86.75
For printing and stationery,	-	-	2,630.41
For rents,	-	-	3,047.50
For legal expenses,	-	-	1,057.30
Total operating expenses,	-	-	<u>\$292,505.15</u>
Net earnings for the year,	-	-	<u>\$49,869.44</u>

[The above shows the transportation earnings and expenses of the Shore Line R. R., as operated under the lease by the N. Y., N. H. & H. R. R. Co. In addition to the above expenses, the lessee pays an annual rent of \$100,000 to the Shore Line Railway Company.]

Statement of Shore Line Railway Company, lessors, to N. Y., N. H. & H. R. R. Co.

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$11,772.27
From rent received from lessees, the N. Y., N. H. & H. R. R. Co.,	-	-	100,000.00
From fireproof safe sold,	-	-	250.00
Total,	-	-	\$112,022.27

STATEMENT OF TOTAL EXPENDITURES.

For taxes,	-	-	-	\$10,882.49
For interest,	-	-	-	14,000.00
For dividends (No., 2; rate per cent., 4),	-	-	-	80,000.00
For Treasurer's salary and petty expenses,	-	-	-	286.75
Cash on hand to balance,	-	-	-	6,853.03
Total,	-	-	-	\$112,022.27

Statement by the lessors, the Shore Line Railway.

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Construction account,	-	-	-	\$1,169,496.10
Accounts receivable (in dispute),	-	-	-	1,668.03
Profit and loss,	-	-	-	21,982.84
Cash on deposit,	-	-	-	6,853.03
Total,	-	-	-	\$1,200,000.00

Liabilities.

Capital stock,	-	-	-	\$1,000,000.00
Bonds payable,	-	-	-	200,000.00
Total,	-	-	-	\$1,200,000.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$1,000,000.00
Capital stock authorized by vote of company,	-	-	1,000,000.00
Capital stock issued, viz.:			
10,000 full shares of \$100 each,	-	-	1,000,000.00
Stock issued for bonds,	-	-	678,125.00
Stock issued for cash,	-	-	62,845.20
Stock issued for increased valuation of road, or equipment, or both,	-	-	259,029.80
Amount of stock held in Connecticut,	-	-	659,600.00
Number of stockholders,	-	-	225
Number of stockholders residing in Connecticut,	-	-	189

BONDS OR FUNDED DEBT.

First mortgage, due 1880; rate of interest, 7 per cent.,	-	-	-	-	-	\$200,000.00
Interest paid to September 1, 1877.						

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz.:

From New Haven to New London, 1852.

Length of main line from New Haven to New London,—all in Connecticut,	-	-	50.00m.
Length of road (main line) owned by the company,	-	-	50.00m.
Length of sidings, or other tracks not included above,	-	-	6.68m.
Length of track of road, including branches and sidings, in single track miles,	-	-	56.68m.
Length of track laid with steel rails (weight per yard, 61 and 62 lbs.),	-	-	37.79m.
Weight per yard of iron rails in main line, 56 lbs.	-	-	
Miles of track laid with steel rails during the year (No. of tons, 1,383½, weight per yard, 61 and 62 lbs., cost, \$88,506.31),	-	-	15.12m.
Number of new ties put in track during the year (cost, \$13,032.25),	-	-	26,299
Aggregate length of wooden bridges, in feet,	-	-	12,402
Number of spans of 25 feet or over,	-	-	35
Aggregate length of iron bridges, in feet,	-	-	280

Number of spans of 25 feet or over, - -	1
Number of highway crossings over the track, -	5
Number of highway crossings under the track, -	6
Number of highway crossings at grade, - -	68
Number of railroads crossed at grade, and names of each, - - - - -	2
N. Y., N. H. & H. R. R.; Conn. Valley R. R.	
Number of stations on main line, - - -	21

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - - -	.0301
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	.0061
Average rate of fare per mile from all passengers,	.0284
Total number of passengers carried, - -	271,422
Passenger mileage, or passengers carried one mile,	8,213,330
Miles run by passenger trains, - - -	181,636
Miles run by freight trains, - - -	57,972
Miles run by all other trains, - - -	8,502
Total number of tons of freight carried, - -	42,170
Freight mileage, or tons carried one mile, -	1,265,575
Average rate of freight per ton per mile, - -	.052
Number of men employed in operating road, in- cluding officers, - - - - -	165

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1876.

Nov. 13. Train No. 9 struck and killed a man by the name of Felix Cavendish, who was walking on the piling east of Branford Station.

1877.

Aug. 18. A young man by the name of George Sill, while trying to jump off train No. 10 after it had started from Stony Creek, fell under the wheels of the car and had one foot cut off and the other badly injured.

OFFICERS.

President, S. B. CHITTENDEN, New York.

Vice-President, SAMUEL HEMINGWAY, New Haven, Conn.

Secretary, WILBUR F. DAY, New Haven, Conn.

Treasurer, WILBUR F. DAY, New Haven, Conn.

BOARD OF DIRECTORS.

S. B. CHITTENDEN, New York.

SAMUEL HEMINGWAY, New Haven, Conn.

CHARLES G. LANDON, New York.

SAMUEL INGRAHAM, Brooklyn, L. I.

E. H. TROWBRIDGE, New Haven, Conn.

HENRY L. HOTCHKISS, New Haven, Conn.

WILBUR F. DAY, New Haven, Conn.

Attest, SAMUEL HEMINGWAY, *Vice-President*.

Attest, WILBUR F. DAY, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN. }

November 14, 1877.

Then personally appeared Samuel Hemingway, Vice-President, and Wilbur F. Day, Treasurer, of the Shore Line Railway Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

ROBERT I. COUCH,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

THE SHORE LINE RAILWAY,

WILBUR F. DAY, TREASURER,

New Haven, Conn.

SOUTH MANCHESTER RAILROAD.

*Return of the South Manchester Railroad Company for the year
ending September 30, 1877.*

This road is leased to the Hartford, Providence & Fishkill R. R. Company. The proceeds, and all business concerning motive power, fares, freights, expenditures, incomes, etc., are arranged by that company.

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

<i>Assets.</i>				
Cost of construction of road,	-	-	-	\$67,000.00
Total,	-	-	-	\$67,000.00
<i>Liabilities.</i>				
Capital stock,	-	-	-	\$40,000.00
Floating debt,	-	-	-	27,000.00
Total,	-	-	-	\$67,000.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$40,000.00
Capital stock authorized by vote of company,	-	-	40,000.00
Capital stock issued, viz.:			
400 full shares of \$100 each,	-	-	40,000.00
Stock issued for cash,	-	-	40,000.00
Amount of stock held in Connecticut,	-	-	40,000.00
Number of stockholders,	-	-	9
Number of stockholders residing in Connecticut,			9

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use:

From South Manchester to North Manchester, June, 1869.

Length of main line from South Manchester to North Manchester,—all in Connecticut, -	2.25m.
Length of road (main line) owned by the company, - - - - -	2.25m.
Length of sidings, or other tracks not included above, - - - - -	1.17m.
Length of track of road, including branches and sidings, in single track miles, - - -	3.42m.
Weight per yard of iron rails in main line, 56 lbs.	
Number of highway crossings over the track, -	1
Number of highway crossings at grade, - - -	5
Number of stations on main line, - - -	2

OFFICERS.

President, F. W. CHENEY, South Manchester, Conn.

Secretary, RICHARD O. CHENEY, South Manchester, Conn.

Treasurer, CHARLES S. CHENEY, South Manchester, Conn.

BOARD OF DIRECTORS.

RALPH CHENEY, South Manchester, Conn.

FRANK CHENEY, South Manchester, Conn.

RUSH CHENEY, South Manchester, Conn.

F. W. CHENEY, South Manchester, Conn.

RICHARD O. CHENEY, South Manchester, Conn.

Attest, F. W. CHENEY, *President*.

Attest, CHARLES S. CHENEY, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD. }

MANCHESTER, Oct. 26, 1877.

Then personally appeared F. W. Cheney, President, and Charles S. Cheney, Treasurer, of the South Manchester Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

RICHARD O. CHENEY,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

SOUTH MANCHESTER RAILROAD COMPANY,

South Manchester, Conn.

WATERTOWN & WATERBURY RAILROAD.

*Return of the Watertown & Waterbury Railroad Company for the
year ending September 30, 1877.*

No receipts or operating expenses whatever. The road is operated by the Naugatuck Railroad Company, which company runs the road, rent free, and gets what it can out of the business.

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$75.00
Interest collected from savings bank,	-	-	4.50
Collected on note given for stock,	-	-	430.00
Collected for land sold,	-	-	1,087.00
Total,	-	-	<u>\$1,596.50</u>

STATEMENT OF TOTAL EXPENDITURES.

For dividends (No., 1; rate per cent., 67 cents per share of \$50),	-	-	1,583.88
Expenses in selling land, measuring, etc.,	-	-	12.62
Total,	-	-	<u>\$1,596.50</u>

GENERAL BALANCE-SHEET,

SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS,
SEPT. 30, 1877.

Assets.

Construction account,	-	-	-	\$134,248.43
Discount on bonds sold,	-	-	-	1,900.00
Interest paid,	-	-	-	1,051.57
Total,	-	-	-	<u>\$137,200.00</u>

Liabilities.

Capital stock,	-	-	-	\$118,200.00
Bonds,	-	-	-	19,000.00
Total,	-	-	-	<u>\$137,200.00</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Overdue interest on bonds issued by this company,	\$5,320.00
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GENERAL INFORMATION.

CAPITAL STOCK.

*Capital stock authorized by charter,	-	-	\$150,000.00
Capital stock authorized by vote of company,	-	-	130,000.00
Capital stock issued, viz.:			
2,364 full shares of \$50 each,	-	-	118,200.00
Stock issued for cash,	-	-	118,200.00
Amount of stock held in Connecticut,	-	-	118,200.00
Number of stockholders,	-	-	56
Number of stockholders residing in Connecticut,	-	-	56

BONDS OR FUNDED DEBT.

First mortgage, due November 17, 1885; rate of interest, 7 per cent.,	-	-	-	\$19,000.00
Interest paid to May 15, 1873.				

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Watertown to Waterbury, Sept., 1871.

Length of main line from Watertown to Waterbury,	-	-	-	4.60m.
Length of road (main line and branches) owned by the company,	-	-	-	4.60m.
Length of sidings, or other tracks not included above,	-	-	-	.25m.
Length of track of road, including branches and sidings, in single track miles,	-	-	-	4.85m.
Weight per yard of iron rails in main line, 59 lbs.				
Aggregate length of wooden bridges, in feet,	-	-	-	165
Number of spans of 25 feet or over,	-	-	-	1
Number of highway crossings under the track,	-	-	-	2
Number of highway crossings at grade,	-	-	-	3
Length of all roads operated by this company,	-	-	-	4.60m.
Number of stations on main line,	-	-	-	2

OFFICERS.

President, WM. D. BISHOP, Bridgeport, Conn.

Secretary, L. W. CUTLER, Watertown, Conn.

Treasurer, L. W. CUTLER, Watertown, Conn.

BOARD OF DIRECTORS.

WM. D. BISHOP, Bridgeport, Conn.

RUSSELL TOMLINSON, Bridgeport, Conn.

HORACE NICHOLS, Bridgeport, Conn.

O. B. KING, Watertown, Conn.

LEMAN W. CUTLER, Watertown, Conn.

MERRITT HEMMINGWAY, Watertown, Conn.

HENRY MERRIMAN, Watertown, Conn.

FREDERICK J. KINGSBURY, Waterbury, Conn.

GEO. W. BEACH, Waterbury, Conn.

ROYAL M. BASSETT, Derby.

Attest, WM. D. BISHOP, *President*.

Attest, LEMAN W. CUTLER, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. }

BRIDGEPORT, Oct. 11, 1877.

Then personally appeared Wm. D. Bishop, President, and Leman W. Cutler, Treasurer, of the Watertown & Waterbury Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

H. NICHOLS,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

WATERTOWN & WATERBURY RAILROAD CO.,

Bridgeport, Conn.

L A W S

RELATING SPECIALLY TO

R A I L R O A D S.

STATUTES OF CONNECTICUT RESPECTING RAILROADS.

SECTION 1. The governor shall, annually, within sixty days from the organization of the general assembly, nominate, and with the advice and consent of the senate shall appoint, one railroad commissioner, who shall hold his office for the term of three years from and after the next succeeding first day of July. The senate shall act on all nominations of the governor within ten days after they are made. If the governor shall fail to nominate, within sixty days after the organization of the general assembly, some person for railroad commissioner who shall be confirmed by the senate, the general assembly shall fill the vacancy which will arise during the year.

1877.
Railroad com-
missioners,
how appointed.

SEC. 2. One of the railroad commissioners shall be a lawyer in good standing in his profession, and of at least ten years' practice. One of said railroad commissioners as hereafter appointed shall be a capable and experienced civil engineer, of at least ten years' practice in his said business as civil engineer; and the other of said railroad commissioners as hereafter appointed shall be a good practical business man, and they shall be and constitute the board of railroad commissioners.

Composition of
the board.

SEC. 3. If any vacancy occurs in said board of railroad commissioners at a time when the general assembly is not in session, the governor shall appoint a railroad commissioner to fill such vacancy until the rising of the next session of the general assembly; and all other vacancies shall be filled for the remainder of their respective terms in the manner provided by section one of this act; and no stockholder or agent of any railroad company shall be a commissioner.

Vacancy, how
filled

SEC. 4. The board shall appoint a clerk, and have an office in Hartford, where its records shall be preserved, which shall be kept open during the usual business hours. If the comptroller does not furnish said board a proper office, it may hire one at an annual rent not exceeding five hundred dollars.

Office and clerk.

SEC. 5. The railroad commissioners shall keep a record of all communications addressed to them officially, of all their official acts and proceedings, and of all facts learned in relation to any casualty, with the names of the persons from whom they were derived, or by whom they may be proved, may employ experts or other agents when necessary, and shall have the powers and be subject to the duties specified in chapter two, part nine, of title seventeen, of the general statutes.

Records.

SEC. 6. The office expenses and salaries of the board shall be paid quarterly from the treasury, and in July in each year the whole amount so paid during the year ending the fourth day of July shall be apportioned by the comptroller among the several railroad companies, in

Salaries and
contingent ex-
penses.

proportion to the length of the main track or tracks of their respective railroads in this state, and each company, and the trustees, assignees, lessees, or other parties operating any such railroad, shall pay the treasurer their proportion of such amount.

Repeal.

SEC. 7. All acts and parts of acts inconsistent herewith are hereby repealed.

Title XIII, Chap. 1, Sec. 2.

The salaries * * * of the Railroad Commissioners and their clerk * * * shall be paid quarterly.

Title XIII, Chap. 2.

The salaries of Railroad Commissioners fixed at three thousand dollars each, and that of the clerk at eighteen hundred dollars.

Title VI.

1844. 1865.
Notice of petitions concerning railroad, canal, or turnpike charters.

SEC. 8. No petition for the incorporation of any railroad, horse railroad, canal, or turnpike company, or for an alteration of the charter of any such company, shall be heard by the General Assembly, unless public notice shall have been given by advertisement, in some newspaper published in the county where such railroad, horse railroad, canal, or turnpike is proposed to be, or is located, at least three weeks before the first day of the session to which such petition is brought, designating the intended route of such railroad, canal, or turnpike, the streets, highways, and other intended route of such horse railroad, or the proposed alteration of such charter; nor unless the petition for such railroad company is accompanied with, and supported by, the report of a skillful engineer, founded on examination, showing the general profile of the surface of the country through which said railroad is proposed to be made, the manner of its construction, the feasibility of the route, the character of the soil, and the probable expense of constructing the same.

1849.
Petitions to be accompanied by report of engineer.

Title XVII, Chap. 2, Part 9.

ARTICLE I.

ORGANIZATION OF COMPANIES.

1871.
General railroad law.

SEC. 1. Any number of persons not less than twenty-five, may form a company for the purpose of constructing, maintaining, and operating a railroad for public use in the conveyance of persons and property.

Articles of association.

SEC. 2. The persons forming such railroad company shall make and sign articles of association in which shall be stated: first, the name of the company; second, the place where its principal office or place of business is

located, which shall be and continue in this State; third, the places from and to which, and the names of all the towns through or into which it is proposed to construct, maintain, and operate said road; fourth, the length of said railroad, as nearly as may be, and the amount of capital stock of the company, which shall not be less than ten thousand dollars for every mile of road proposed to be constructed; fifth, the names and residence of not less than nine directors of said company, who shall be chosen by the persons subscribing said articles of association, and a majority of whom shall always be residents of this State and who shall manage its affairs for one year; but the amount of the funded and floating debt of any such corporation shall at no time exceed the amount of cash actually paid in upon its capital stock.

SEC. 3. The capital stock of said company shall be Capital stock. divided into shares of one hundred dollars each, and each subscriber to such articles of association shall subscribe thereto his name, residence, and the number of shares he agrees to take in said company; and on compliance with the provisions of the succeeding section, such articles of association may be filed in the office of the Secretary of this State, who shall indorse thereon the day they are filed, and record them; and thereupon the persons who have subscribed such articles, together with all persons who shall become stockholders of such company, shall be a corporation by the name specified Name. in such articles.

SEC. 4. Such articles of association shall not be filed Engineer's report to accompany the articles of association. and recorded unless they are accompanied by the report, under oath, of a skillful engineer, founded on an actual examination of the route, showing the character and structure of the proposed road-bed, with its indications of rock or earth-cuttings; the manner in which it is proposed to construct said railroad; the general profile of the surface of the country through which it is proposed to be made; the feasibility of the route, and an estimate of the probable expense of constructing the same; a copy of which report shall be kept on file in the office of the Secretary of this State; nor shall such articles of association be filed and recorded until at least five thousand dollars of stock for every mile of railroad proposed to be made is subscribed thereto, and ten *per cent.* of such subscription paid in cash to the directors named in said articles, nor unless there is annexed thereto an affidavit made by at least three of said Affidavit by directors. directors, that the amount of stock required by this section has been in good faith subscribed, and ten *per cent.*

in cash paid thereon as aforesaid, and that it is intended in good faith to construct the road named in such articles; and a copy of any articles of association filed and recorded as aforesaid, or of the record thereof, certified by the Secretary of this State, shall be *primâ facie* evidence of the due formation, existence, and capacity of said corporation.

Subscriptions
to the capital
stock.

SEC. 5. When such articles of association are recorded in the office of the Secretary, the directors may, in case the whole of the capital stock is not subscribed, open books of subscription to the same in such places and on such notice as they may deem expedient, and may continue to receive subscriptions until the whole of the capital stock is subscribed; and no subscription shall be received or taken without such payment of ten *per cent.*; but such company shall not commence the construction of its road until at least ten thousand dollars a mile is subscribed to the capital stock thereof by responsible persons.

Powers of the
company.

SEC. 6. Every railroad company may hold such real estate as may be convenient for accomplishing the objects of its organization; may by its agents enter upon such places as may be designated by its directors, for the purpose of making surveys and determining the line, whereon to construct said railroad; and may construct, equip, and maintain a railway, with one or more tracks, over the route specified in its charter or articles of association, and transport persons and property thereon by any power.

1867.
Right of way to
be obtained in
twelve months.

SEC. 7. No land shall be taken without the consent of its owner except within twelve months after the approval of the location of the route by the Railroad Commissioners; and when the lands of any *feme covert*, infant, *cestui que trust*, or person *non compos mentis*, shall be necessary for construction of any railroad, said lands may be taken on giving notice to the husband of such *feme covert*, the trustee of any such *cestui que trust*, the guardian, either natural or appointed, of such infant, and the conservator of such person *non compos mentis*, who may respectively release all damages for lands so taken, as fully as if the same were holden in their own right.

Trustees may
release.

Increase of cap-
ital stock.

SEC. 8. In case the capital stock of any railroad company is found to be insufficient, it may, with the concurrence of two-thirds in amount of the stock represented at a meeting of the stockholders called for that purpose, increase its capital stock to such amount as may be required for the purposes of said road, and in such manner and on such terms as may be prescribed by said meeting; and the board of directors of any railroad company

may at any time, with the assent of its stockholders, increase its capital stock to an amount sufficient to extinguish its funded and floating debt; but the amount of such increased capital stock, at its par value, shall not exceed the amount of such debts, and such increased stock shall only be issued to take up and cancel an equal amount of debts as aforesaid.

SEC. 9. If any company formed under the provisions of this Article shall not within one year after its articles of association are filed and recorded in the office of the Secretary of this State, commence the construction of its road, and expend thereon ten *per cent.* of the amount of its subscribed capital, or shall not finish or put in operation its railroad within five years from the time of recording its articles as aforesaid, its corporate existence and powers shall cease.

Corporate powers forfeited by non-user.

SEC. 10. Nothing contained in this article shall be construed to authorize the construction of any horse-railroad in any city or borough; or the bridging of navigable waters; or the taking or using the track, wharves, depôt or depôt grounds of any other company without its consent, except for the purpose of crossing or connection.

These provisions not to apply to horse railroads, nor authorize bridging navigable waters, or interfering with existing railroads.

ARTICLE II.

STEAM RAILROADS.

SECTION

1. *Officers and Members.*

1. What railroads included in the provisions of this Article.
2. Company officers and by-laws.
3. President or vice-president not to hold same office in foreign company.
4. Meetings, how called; stock votes.
5. Officers, when not to vote on proxies.
6. Stock not to be voted on, if assessments are unpaid.
7. Votes on stock of town, by whom cast.

2. *Railroad Commissioners.*

8. To pass over road free.
9. To give notice before approving lay-out.
10. To certify that road is safe, before it is opened.
11. To examine roads, how often.
12. General duties.
13. May order gates, flagmen, and signals.
14. May make recommendations.
15. May apply for injunction against any company, when.
16. Power to examine witnesses; penalties for resisting.
17. Report to General Assembly.

3. *Location and Construction.*

18. What lands may be taken.
19. Alteration of location.
20. How lands may be taken.
21. Damages, if road is never actually opened.

SECTION

22. Owners may require a plan of land taken.
23. Map of road to be filed with town clerk.
24. Statement to be filed with Secretary.
25. Payment of laborers.
26. Crossing other roads.
27. Contracts with connecting roads.
28. Crossing highways or water courses.
29. Appeals from order authorizing crossing of streams.
30. Alteration of highways intersected by bridges.
31. Warning boards at grade crossings.
32. Right of way, how obtained on altering highways.
33. Height of covered bridges.
34. Footways on railroad bridges.
35. Railroads to be fenced within twelve months.
36. Land owners to fence, when.
37. Companies to fence, when.
38. How compelled to fence.
39. Penalty for neglect.
40. Land owners, how compelled to fence.
41. Lien on land of owner neglecting to fence.
42. Company to fence next to highway.
43. And between road and highway, if unclosed.
44. Re-imbursement by owner of land.
45. Cattle-guards.
46. State's Attorney to complain, if company fail to repair highways.

4. *Dépôts.*

47. When railroad trains to stop near villages.

SECTION

48. Stations, how established on petition to judge of Superior Court.
49. Security for compensation of engineer.
50. Stations not to be abandoned without approval of Commissioners.
51. Abandoned stations, how re-established.
52. Appeals from Railroad Commissioners.
53. Application to Superior Court to compel stoppage of trains at dépôts.
54. Hearing before committee.
55. Report of committee.
56. Order of court, how enforced; costs.

5. *Obligation of and to Companies.*

57. Companies to afford each other mutual facilities.
58. How compelled to make proper connection.
59. Trunk roads to afford equal facilities to intersecting roads.
60. How to compel this to be done.
61. Order by Railroad Commissioners as to railroad connections.
62. All connecting roads to have equal facilities.
63. Penalty.
64. Connecting aprons; hand-cars not to be left near crossing; drinking water for passengers; baggage checks; names of dépôts to be posted up; designation of destination of trains.
65. Fraudulent evasion of paying fare.
66. Change in commutation fares.
67. Transportation of milk.
68. Certain employés to wear badges.

SECTION

69. Trespasses on cars on tracks; riding on platform.
70. Complaint by railroad agents.
71. Punishment.
72. Engine bells and whistles.
73. To be sounded at crossings.
74. Engineers to have copies of this law, and be sworn to obey it.
75. Stopping trains at bridges and crossings.
76. Penalty.
77. Stopping trains at dépôt near drawbridge.
78. Switches at railway junctions.
79. Special order by Commissioners to passing crossings without stopping.
80. Number of brakemen required on a train.
81. Notice to Commissioners of accidents.

6. *Bonds and Mortgages.*

82. Loans and Bonds.
 83. Mortgage of road.
 84. Surrender of road to mortgage trustees.
 85. Limitation of liability of trustees in possession.
 86. Return and record of inventory.
 87. Rendition of quarterly accounts; foreclosure.
 88. Removal of trustees.
 89. Right of prior of incumbrances saved.
 90. Trustees to have the powers of the company.
 91. Expenses and compensation of trustees.
7. *Reports of Companies.*
92. Forms of reports.
 93. Reports to be made annually.
 94. Additional returns.
 95. Defective returns.

1. OFFICERS AND MEMBERS.

1840.
1862. 1871.
What railroads
included in the
provisions of
this Article.

SEC. 1. All railroad companies, which transport passengers or freight on their roads otherwise than by animal power alone, shall have all the powers and be subject to all the provisions contained in the succeeding sections of this article respecting such companies, except otherwise specially provided in their charters.

Company Offi-
cers and by-
laws.

SEC. 2. The direction of the affairs of every such company shall be vested in a board of not less than nine directors, annually chosen by the company, who may fill any vacancies which may occur in their number, and shall elect one of their own number president of the board, who shall also be president of the company, and may also choose a secretary, who shall also be secretary of the company, and be sworn to a faithful discharge of his duty, and a treasurer who shall give bonds to the company in such sum as shall be required by the by-laws, for the faithful discharge of his trust, and such other officers as they may deem expedient, and may make by-laws and regulations in regard to the management of the stock, property, and affairs of said company.

1853.
President or
vice-president
of company out

SEC. 3. No president or vice-president of any railroad company situated wholly without this State, having a board of officers unconnected with any railroad com-

pany incorporated in this State, shall hold the office of president or vice-president of any railroad company incorporated in whole or in part by the laws of this State. of State not eligible to similar office in this State.

SEC. 4. All meetings of the company shall be called in such a manner as shall be provided in the by-laws, and at such meetings each member shall be entitled to one vote for each share held by him. 1849. Meetings, how called; stock votes.

SEC. 5. Every railroad company may prohibit the officers from voting in the election of directors upon any other stock than their own; and no officer of such company shall request any stockholder to execute a power of attorney to vote upon his stock; and no person shall be allowed to vote by virtue of a power so obtained; and any person who shall violate the provisions of this section shall be disqualified from holding any office in said company for one year thereafter. 1853. Officers, when not to vote on stock of others.

SEC. 6. No subscriber to the capital stock of any railroad company shall be allowed to vote on any of said stock, unless all assessments or installments on it, legally called in by such company, shall have been paid in full. Penalty. Stock not to be voted on, if assessments are unpaid.

SEC. 7. The agent appointed by the town to subscribe for stock in any railroad company may vote on the shares of stock subscribed for by him, in all meetings of such company, unless such town shall otherwise direct. 1869. Who may vote on shares of railroad stock subscribed for by towns.

2. RAILROAD COMMISSIONERS.

SEC. 8. The Railroad Commissioners shall have the right to pass free of charge, in the performance of their duties, on all the railroads in the State, and to take with them any person in their official employment. To pass free on railroads.

SEC. 9. Before the Railroad Commissioners shall approve the laying out of any railroad, or the taking of any real estate for the purposes of said road, or any change or alteration of the same, they shall give reasonable notice to all persons having an interest in such estate to attend and be heard; and the appraisers shall cause a like notice to be given to all persons interested in the real estate taken or proposed to be taken; and if any such person resides out of this State, or is a *feme covert*, infant, or *cestui que trust*, or *non compos mentis*, any judge of the Superior Court may prescribe the notice to be given to such person. To give notice before approval of lay-out, &c.

SEC. 10. No part of any railroad shall be opened for public travel unless the railroad company shall first obtain a certificate, signed by the Railroad Commissioners, that such road is in a suitable and safe condition. 1856. To certify that road is safe before it is opened.

SEC. 11. The Railroad Commissioners shall, at least twice in each year, examine the several railroads in this 1850. 1856. 1862. To examine

railroads at
least twice a
year.

1874.
General duties.

State, and shall make a like examination of any railroad within the limits of any town, when thereto requested in writing by the selectmen, and shall see that the same are kept in suitable repair, and that the railroad companies faithfully comply with all provisions of law.

SEC. 12. Said Commissioners shall cause such portion of the laws relating to railroads, as they deem proper, to be posted as they shall direct; and may at any time, and on the complaint in writing of five of the stockholders or creditors of any railroad company, assigning sufficient reason, shall examine its railroad and all its appurtenances, engines and cars, and its by-laws and rules, and in such examinations shall pass over the road at a rate not exceeding six miles an hour, and shall stop at each culvert, bridge, and piling, and examine the same, and shall examine the rails and ties in every mile; notifying the company in writing of the time of such examinations; and shall notify the company to make all repairs required within a time limited; shall make such rules as to platforms and out-buildings at stations, as are for the public interest; may prescribe the time during which any ticket office shall be open for the sale of tickets, and no company neglecting such order shall receive more than the regular ticket price for fare; shall make necessary orders for compelling companies to furnish comfortable seats for passengers, and for regulating the manner in which companies shall manage their engines and cars at highway crossings, shall direct that suitable warning boards be put up at dangerous crossings; may require companies to maintain a gate across a highway at any crossing, and to provide an agent to open and close the same; shall, when two roads meet or intersect, at the request of the directors of the company owning either, prescribe rules relative to the exchange of passengers and luggage; and shall cause printed copies of the sixty-ninth, seventieth, and seventy-first sections of this Article to be kept posted up at all railroad stations.

1860. 1865.
May order
gates, flagmen,
or signals.

SEC. 13. Said Commissioners, when requested in writing by the selectmen of the town to order a gate or electric signal to be erected or a flagman to be stationed at any railroad crossing, shall visit such place, first giving said selectmen reasonable notice thereof; and if the public safety requires it, shall order the company operating said railroad to maintain a gate or electric signal, or to keep a flagman at said place, or to do any other act at said place needful for the protection of the public; and may specify when said gate shall be opened and closed, or when said flagman shall be on duty; and may change any such order when they deem it necessary, first visiting

said town and there giving said selectmen an opportunity to be heard thereon. And if any railroad company shall neglect to station flagmen as ordered by said Commissioners, it shall forfeit to the State fifty dollars for each day of such neglect.

When the Railroad Commissioners, on the application of the selectmen of any town, shall make an order as provided herein, or refuse to make the same, their decision shall be communicated to the parties in interest within twenty days from the final hearing on the same, and either party aggrieved by such decision may appeal therefrom to the Superior Court, in the manner and with like effect as provided for appeals in section fifty-two of this Article. But in all cases where a flagman, gate, or electric signal shall be ordered by the Superior Court upon an appeal taken by the selectmen of any town, such court may, at its discretion, order a portion of the expense of maintaining or erecting the same, but not exceeding one-half, to be borne by the town in which the crossing is situated; and the Superior Court may at any time upon the application of either party, with due notice to adverse parties, annul or vary any order passed as aforesaid: *provided*, such court shall find there has been a change of the circumstances surrounding such crossing.

SEC. 14. The Railroad Commissioners shall recommend in writing to the several railroad companies, or any of them, from time to time, the adoption of such measures and regulations as such Commissioners deem conducive to the public safety and interest; and shall report any neglect to adopt such recommendations to the next General Assembly.

SEC. 15. If, upon examination of any railroad, or the affairs of any railroad company, the Commissioners shall be of opinion that such road is in such condition, or that its affairs are so conducted as to endanger the safety of the public, or that the company has violated the law or refused to obey the directions of said Commissioners or of any judge of the Superior Court, made pursuant to the powers given in this Part, they may within one year after said examination make application to any Judge of the Superior Court for an injunction to restrain any person from exercising or attempting to exercise the duties of any office in such company; and said judge may proceed thereon as the Superior Court may do on petitions for any injunction.

SEC. 16. The Railroad Commissioners may summon and examine under oath such witnesses as they may think proper in relation to the affairs of any railroad company; and whoever shall refuse, without justifiable

1875.
Appeals from
order of Rail-
road Commis-
sioners as to
gates, flagmen,
&c.

1853.
May make
recommenda-
tions.

1853.
May apply for
injunction
against corpora-
tion, when.

1873.
Power to ex-
amine wit-
nesses.
Penalty for re-
sisting.

cause, to appear and testify, or who shall in any way obstruct any Railroad Commissioner in the discharge of his duty, shall be fined not exceeding one thousand dollars, or imprisoned not exceeding one year, or both.

Report to General Assembly.

1876.

SEC. 17. The Railroad Commissioners shall make a report of the general conduct and condition of all railroads, and of any violation of law by any of them, to each General Assembly in the second week of its session, with such suggestions for legislation as they deem proper.

3. LOCATION AND CONSTRUCTION.

1849.
Company may lay out road and take land on payment of appraisal.

Commissioners shall prescribe limits.

1863.
Alteration of location.

Certificate of alteration to be recorded.

1849. 1863.
1871. 1874.
Land, how taken, appraisal, damages, &c.

SEC. 18. Every railroad company may lay out its road not exceeding six rods wide, and for the purpose of cuttings, embankments, and procuring stone and gravel, and for necessary turnouts, may take as much more real estate within the limits of its charter as may be necessary for the proper construction and security of the road; but no real estate without the limits of said road shall be so taken, without the permission of the parties interested therein, unless the Railroad Commissioners, on application of such company, and after notice to said parties, shall first prescribe the limits within which real estate shall be taken for said purposes; and no railroad company shall lay out and finally locate its road, without the written approbation of the location by said Commissioners, except so far as the location is definitely fixed in the charter or articles of association, provided that all damages that may be occasioned to any person by the taking of any real estate for said purposes shall be paid for by said company, as hereinafter provided.

SEC. 19. Every railroad company, after its line of road shall have been located, approved, and established, may so far alter the location of such road as to change the radius of its curves, straighten and improve its lines, width and extent of dépôt grounds, slopes and embankments, and extend its lines of sight, when such changes are approved by the Railroad Commissioners; a certificate of which changes, duly signed by such Commissioners, shall be lodged for record in the town clerk's office, in the town or towns where such changes are made.

SEC. 20. When any railroad company shall have the right to take real estate for railroad purposes, and cannot obtain it by agreement with the parties interested therein, it may apply to any judge of the Superior Court for the appointment of appraisers to estimate all damages that may arise to any person from the taking and occupation of such real estate for railroad purposes, and after reasonable notice of said application shall have been

given to all parties in interest, such judges shall appoint three appraisers; who shall be sworn, and give reasonable notice to said parties in regard to the time and place of making such estimate, and shall view the premises and estimate such damage, but shall not include in such estimate the expense of erecting and maintaining fences along the line of such railroad; and shall return an appraisal of such damages in writing, under their hands, to the clerk of the Superior Court in the county where the estate lies, who shall record it; and when so returned and recorded such appraisal shall have the effect of a judgment, and execution may issue at the end of sixty days from the time of such return, in favor of the persons respectively to whom damages may be appraised; and said appraisers shall be paid by said company for the time actually spent in making such appraisal and return; but no railroad shall be worked upon, or opened across any real estate, until the damages, appraised to any person interested therein, shall have been paid or secured to be paid to his satisfaction, or deposited with the treasurer of the county for his use.*

Railroad not to be worked until damages have been paid.

SEC. 21. When any real estate shall have been laid out for railroad purposes, and the damages shall have been appraised, and such road, or any part thereof, shall have been abandoned or discontinued before the same shall have been opened and worked, no such execution shall issue, nor shall an action be brought against said company for the recovery of such damages by any of the owners of land over which such road, or part of a road, shall have been laid out and discontinued as aforesaid; but any such owner may recover of such company the actual damage which he may have suffered in consequence of the laying out of such road, or from any unreasonable delay in opening and working the same.

1858.

Land owners to recover actual damages only, where road is discontinued.

SEC. 22. When any railroad company shall take any property for the purposes of its railroad, the owner of such property may at any time within three years thereafter demand in writing of the treasurer of the company a written description of the property so taken; and said company shall within thirty days deliver to him such description; and if it fail to do so, all its rights to enter upon or use said property, except for making surveys, shall be suspended until it shall have so delivered such description.

1849.

Owners may require a plan of land taken.

SEC. 23. Within ninety days after the railroad of any company shall have been laid out in any town and ap-

Corporation to deposit plan of road with town clerk.

* Owners of fee highway, on which a railroad is located, entitled to damages. 26 Conn., 249. Incidental injury, to adjacent land of same proprietor to be considered. 21 Conn., 294.

proved by the Railroad Commissioners, such company shall deposit with the town clerk a correct plan, signed by its president, of so much of said railroad as lies in said town, drawn upon a scale of at least five inches to the mile, upon which shall be accurately delineated the direction and length of each course, and the width of the land taken.

Location of road to be filed in Secretary's office.

SEC. 24. Every railroad company shall, within six months after the final location of its road, file a statement of such location, defining the courses and distances, with the Secretary of this State.

1870.
Security from contractors for paying laborers; liability of company therefor.

SEC. 25. Every railroad company in making contracts for the building of its road shall require sufficient security from the contractors for the payment of all labor thereafter performed in constructing the road by persons in their employ; and such company shall be liable to the laborers employed, for labor actually performed on the road, if they within twenty days after the completion of such labor shall in writing notify its treasurer that they have not been paid by the contractors.

1871.
Intersections or connections with other roads.

SEC. 26. Every railroad company may, if necessary in the construction of its railroad, cross or connect with any other railroad, and if it cannot agree with the managers of such other railroad as to the same, the Railroad Commissioners may determine the place and manner of such connection or crossing, after giving reasonable notice to the companies to attend and be heard; but no railroad shall cross any double track railroad at grade, except for the purpose of connecting therewith.

Contracts with connecting or intersecting roads.

SEC. 27. Any railroad company may make lawful contracts with any other railroad company, with whose railway its track may connect or intersect, in relation to its business or property, and may take a lease of the property or franchise of, or lease its property or franchises to, any such railway company; and may construct branches from the main line to any place in this State, subject to the provisions of this Part.

Branches.

1849.
Crossing high-ways or water courses.

SEC. 28. When it shall be necessary for the construction of a railroad to intersect or cross any water course not navigable, or any public highway, the railroad company may construct said railroad across or upon the same if the Railroad Commissioners shall judge it necessary; but said company shall restore said water course or highway, thus intersected, to its former state; or in a sufficient manner not to impair its usefulness; and in case any highway is so located that said railroad cannot be judiciously constructed across or upon the same, without interfering therewith, said company may, with the consent of said Commissioners, cause such

highway to be changed or altered, so that said railroad may be made on the best site for that purpose; but said company shall put such highway in as good situation and repair as it was previous to such alteration, under the direction of said Commissioners, whose determination thereon shall be final.*

SEC. 29. When any railroad company shall be authorized by the Railroad Commissioners to cross any stream of water, or water course, not navigable, or pond of water, an appeal shall be allowed to any interested person aggrieved by such permission, to any judge of the Superior Court, within twenty days after the owners of the land adjoining said stream, at the point of said crossing, shall have had actual notice of the manner in which said Commissioners have permitted said stream to be crossed; which appeal shall be by a suitable petition, in writing, for a hearing in regard to the crossing, with a citation attached thereto, returnable within twelve days after its date, and served at least five days before the return day, upon such company. And said judge shall have, for the purpose of disposing of said appeal, all the powers of the Superior Court, and may proceed, by himself or by committee, to a hearing in regard to the propriety of said manner of crossing; and may render a decree either establishing more and sufficient water way at the place of crossing, or providing such method of crossing that the usefulness and safety of said stream may be preserved, and that the safety of the public may not be endangered; or may confirm said mode of crossing; and if said alteration is so decreed, may award costs against said company; and if said mode of crossing is confirmed, may award costs against the appellants, and may issue execution in favor of either party for costs, to be taxed as in civil actions in court. Said appeal shall be a *supersedeas*, so far as said crossing is concerned, until judgment shall be rendered thereon by said judge.

1869.
Appeals from order authorizing the crossing of non-navigable streams.

Award of costs.

Appeal to be a supersedeas.

SEC. 30. Every railroad company, which may locate and construct a railroad across any turnpike, highway, or public street, shall construct it so as to cross over or under the same; and may, under the direction of Railroad Commissioners, raise or lower the same, at said crossing, or change the location thereof; and shall make and maintain such bridges, abutments, tunnels, arches, excavations, embankments, and approaches, as the convenience and safety of the public travel upon said turnpike, highway, or street, may require; but the Railroad Com-

1849.
May change location or alter level of roads, intersected under direction of Commissioners.

* Determination of Commissioners cannot be reviewed by the Superior Court. 27 Conn., 146.

missioners may, upon due notice to said company, and to the selectmen of the town, or mayor of the city in which said crossing is situated, direct such company to construct its railroad at such crossing, upon a level with the turnpike, highway, or street.*

1865.
Warning boards
at grade cross-
ings.

SEC. 31. Every railroad company shall keep and maintain at each crossing at grade of any highway, at which there is no gate, warning boards of such a description as the Railroad Commissioners may approve.

1871.
Right of way for
highways for
railroads, how
obtained.

SEC. 32. When any highway or street shall be changed or altered by any railroad company with the consent of the Railroad Commissioners, and it shall be necessary to take any land for a highway to which such company has not obtained a title, and over which neither said company nor the town in which such change shall be made has any right of way, and said company is unable to agree with the owner thereof in regard to the amount of damages to be paid therefor, the same proceedings shall be had for the purpose of procuring the required right of way as are provided by the twentieth section of this Article, in regard to taking land for railroad purposes.

1869.
Covered bridges,
height of

SEC. 33. All covered bridges constructed on the line of any railroad shall be not less than eighteen feet in height from the top surface of the rail laid in the track on the bridge to the under side of the cross-beams overhead.†

1866.
Footways upon
railroad bridges.

SEC. 34. When in the opinion of the selectmen of any town, or of the Common Council of any city, a footway upon the line of any railroad bridge or causeway within the limits of such town or city would be of public convenience, and the railroad company owning such bridge or causeway shall not consent thereto, such selectmen or common council may call out the Railroad Commissioners, who, after due notice to such company, shall inquire into the facts, at the expense of such town or city. And if said Commissioners shall find that a footway along such bridge or causeway would be of public convenience or accommodation, they shall authorize such town or city to construct and maintain the same at their own expense, and to attach the same for support to such bridge or causeway: *provided*, such footway be constructed entirely outside of the bridge or causeway to which it is attached, and so constructed, used, and maintained as not to interfere with the necessary

* To what extent the company is bound to maintain approaches, &c. 39 Conn., 128.

† For the height required for bridges in highways over railroads, see Title XVI, Chapter VII, Part 1.

and proper use of such bridge or causeway by such company.

SEC. 35. All railroad companies shall cause their road to be fenced within twelve months after they enter upon and take possession of the lands through which they pass. 1867.
Railroads to be
fenced within
twelve months.

SEC. 36. Every owner of land adjoining any railroad who, prior to the twenty-second day of June, 1850, received compensation for fencing along the line of land taken for the purposes of said railroad, shall build and maintain a lawful fence on said line, or as near thereto as he conveniently can; and if said owner, his heirs or assigns, shall not build said fence within sixty days after he shall have been notified to do so by said company, it may build the same and recover the expense thereof from the person so neglecting to build or maintain said fence. 1849.
Land owners,
when to fence
line.

Penalty for neg-
lect.

SEC. 37. Every railroad company, incorporated after the first Wednesday of May, 1850, shall erect and maintain sufficient fences on both sides of its railroad throughout its whole extent, except where in the opinion of the Railroad Commissioners the erection and maintenance of the same shall be inexpedient or unnecessary. 1850.
Companies to
fence, when.

SEC. 38. When any owner of land on the line of any railroad, in process of construction, or constructed, shall complain in writing to the Railroad Commissioners that the railroad company constructing or operating said road neglects or refuses to erect a suitable fence along said line, to his damage or inconvenience, they shall visit and examine the locality where said grievance is so alleged to exist; and if, in their opinion, there is just cause for said complaint, said Commissioners shall order said company to erect a suitable fence at said place, in such manner and within such time as they shall prescribe; and said order shall be served in writing on said company. 1865.
How compelled
to fence, on
complaint of
land owner.

SEC. 39. Any railroad company which shall neglect or refuse to erect said fence in compliance with said order, shall forfeit fifty dollars for each day's neglect or refusal so to do; half to him who shall sue therefor, and half to the State. Penalty for neg-
lect to fence.

SEC. 40. When it is the duty of any owner of land to erect or maintain a fence, in any place along the line of any railroad in this State, and he shall neglect to erect or maintain a suitable fence in such place, if, in the opinion of the Railroad Commissioners, such fence is needed thereat, they shall give him notice in writing, that unless such fence shall be erected within a time specified in such notice, the railroad company, whose line is adjoining said land, will be required to erect such fence at his expense; Land owner,
how compelled
to fence.

and, if he shall not erect said fence within the time so limited in such notice, shall then notify said company of their action, and of the neglect of said owner, and give an order in writing to said company to erect such fence within such time as said order shall prescribe; and if said company, after being duly served with a copy of said order, shall neglect or refuse to comply therewith, it shall incur the forfeiture prescribed in the preceding section, to be recovered in the same manner.

Lien of company on land of owner neglecting to fence, for expenses.

SEC. 41. When any railroad company shall have incurred any expense in the erection of any fence, in compliance with the provisions of the preceding section, such expense, having first been ascertained and approved by the Railroad Commissioners, shall constitute a lien in favor of said company upon the land against which said fence is erected or repaired and adjoining and connected therewith, owned by the person whose duty it was to erect said fence; and said lien shall take precedence of every other lien or incumbrance upon said land, and may be foreclosed in the same manner as mortgage liens; but shall not continue in force, unless said company shall within sixty days after the completion of said fence, lodge a certificate with the town clerk of the town in which said land is situated, describing the premises on which said lien shall be claimed, and specifying the amount claimed as a lien thereon, and the date and commencement of said lien, which certificate shall be recorded in the land records of said town.

Certificate of lien to be filed with town clerk, and recorded.

1869.
Companies to fence next to highways.

SEC. 42. Every railroad company shall construct and maintain good and sufficient railings or fences on one or both sides of any part of its road, which is within the limits of any public highway or turnpike road, or adjoining thereto, when necessary for the safety of persons or property passing over such highway or turnpike; and the Commissioners shall examine and inquire into the necessity for the construction or repair of any fence or fences, or any part of said road, as aforesaid, when thereunto requested in writing by the selectmen of any town, or by the mayor of any city.

1871.
Companies to fence between railroad and highway, if uninclosed.

SEC. 43. Every railroad company shall construct and maintain good and sufficient railings or fences on one or both sides of its road, when the land between its line of right of way and any public highway or turnpike road is uninclosed and unfenced, when such railings or fences are necessary to prevent animals from passing from such public highway or turnpike road on to such railroad track; and if any person shall suffer any damage in his person or property by reason of the neglect of any railroad company in the premises, such company shall pay him just damages.

SEC. 44. It is the duty of any person to construct or maintain any such fence, the railroad company constructing or maintaining it may proceed and collect the expense thereof from such person in the manner provided in the fortieth and forty-first sections of this Article.

Reimbursement
by owner of
land.

SEC. 45. Every railroad company shall construct suitable cattle-guards and fences therefrom at all crossings of passways or highways, to prevent cattle from passing upon its railroad except when the Railroad Commissioners deem it unnecessary.*

1850. 1874.
Cattle-guards.

SEC. 46. When any railroad company shall neglect to construct any highway, or bridge, which it is its duty to construct, or to keep in repair any bridge, embankment, filling or abutment, which it is its duty to maintain, the State's attorney in any county, wherein such neglect exists, or in which the whole, or any part of said highway or bridge is situated, shall make complaint thereof to the Superior Court for such county, which shall proceed in the same manner against said railroad company as is required against towns neglecting to construct any road laid out by the Superior Court, or to keep in repair any public road within their limits, which it is their duty to construct or keep in repair.

1857.
State's Attorney to complain
if company neglect to repair
highway.

IN ADDITION.

SECTION 1. It shall be the duty of every railroad company operating a railroad in the State, to cause a lawful fence to be erected and kept up on both sides of their railroad, at such place or places as the Railroad Commissioners shall judge that a fence is necessary. And it shall be the duty of the Railroad Commissioners to carefully examine the several railroads in this State, and to cause fences to be erected and kept up by the several railroad companies on both sides of their respective roads in such place or places as they shall adjudge fences to be necessary.

1875.
Railroad companies to fence
line of their
road.

SEC. 2. In all cases wherein any railroad is not fenced as aforesaid, and where a fence shall be adjudged necessary by the Railroad Commissioners, and in all cases hereafter where fences shall not be kept up as aforesaid where said Railroad Commissioners shall adjudge the same to be necessary, it shall be the duty of the Railroad Commissioners to issue a written order to the secretary of any railroad company who shall so neglect to erect and keep up said fences, directing said railroad company to erect such fences within such time as such Commissioners shall specify, which time shall not be less

1875.
Duty of R. R.
Commissioners
where the road
is not fenced.

* See 37 Conn., 479.

than sixty nor more than ninety days from the date and service of said order, which order shall be served upon said secretary by leaving an attested copy thereof with said secretary, or at his usual place of abode, by an indifferent person, within six days from the making said order. Said order shall specify the place or places where said fence is, or where said fence is to be erected.

1875.
Penalty.

SEC. 3. If any railroad company shall fail to comply with any such order so issued to their secretary by said Railroad Commissioners as aforesaid, said railroad company shall forfeit and pay to the treasurer of the State of Connecticut, the sum of one hundred dollars per month for each and every month they shall neglect to comply with such order, recoverable in the name of said treasurer, in an action of debt founded on this statute. And it shall be the duty of said Railroad Commissioners to notify said treasurer of all such forfeitures, and it shall be the duty of said treasurer to collect said forfeitures without unnecessary delay.

1875.
Where it is the
duty of adjoining
land to make
the fence.

SEC. 4. Whenever by reason of previous contract or having received compensation therefor, or for any other cause, it shall be the duty of the owner of any land adjoining any railroad, to erect or maintain any fence between said land and the railroad, and such owner shall have unduly neglected to erect or maintain a sufficient fence, and the same shall have been erected by the railroad company in conformity to the order of the Railroad Commissioners, said railroad company may collect the costs of erecting and maintaining such fence or fences from the owners of the land where such fences shall be so erected, to be recovered in an action of debt on this statute. And the costs of erecting and maintaining said fence, so incurred by said railroad company, shall be a lien in favor of such railroad company, on the land adjoining said fences so erected, and said lien shall take precedence of every other lien or incumbrance upon said land, and may be foreclosed in the same manner as mortgage liens, but such lien shall not continue in force unless said company shall, within sixty days after the completion of said fence, lodge a certificate, with the town clerk of the town in which said land is situated, describing the premises on which said lien shall be claimed, and specifying the amount claimed as a lien thereon, and the date and commencement of said lien, which certificates shall be recorded by said town clerk in the land records of said town.

When fence is
to be main-
tained by the
company and
adjoining pro-
prietor.

SEC. 5. And whenever by contract, neither the owner of such land, nor the railroad company can oblige the other to erect or maintain such fence, or such owner has agreed not to require the railroad company to erect or

maintain such fence, and the same shall have been so erected or maintained by any company, by order of said Railroad Commissioners as aforesaid, said railroad company may collect one half the costs of erecting or maintaining the same from such owner, and the same shall be a lien on the land of such owner, as provided in the preceding section.

SEC. 6. All acts and parts of acts inconsistent herewith are hereby repealed, and this act shall not affect any suit or proceeding now pending, but such suit may be proceeded with, as if such acts had not been repealed.

4. DEPOTS.

SEC. 47. When the business center of any village containing two hundred inhabitants is more than one and a half miles from the nearest station on a railroad, and not more than one-third of a mile from said road, the Railroad Commissioners, upon the petition of twenty of said inhabitants, after due inquiry, may make such orders in regard to the stoppage of any of the trains upon said railroad, at or near said village, for the purpose of receiving and discharging passengers and freight, as they shall deem just and reasonable; and no railroad company, whose trains may be thus required to stop, shall charge more than five cents for each mile and fraction of a mile, for transporting passengers between such stopping place and the next station.

1866.
When railroad
trains shall stop
near villages.

SEC. 48. When twenty electors shall present their petition to a judge of the Superior Court, alleging that the managers of any unfinished railroad ought to establish a station at or near a place named, and that they have reason to fear that said managers do not intend so to do, he shall, after due notice to said managers, appoint a practical engineer skilled in the construction of railroads, who, after being duly sworn, shall, with the Railroad Commissioners, hear said petition, after due notice to all parties in interest; and if on such hearing said Commissioners concur with said engineer in finding such petition true, they shall in writing designate the place within the limits embraced in said petition, where said company would establish and maintain a suitable station; and said company shall establish and maintain said station at such place; if the Commissioners shall concur with said engineer in finding said petition untrue, they shall dismiss the same; and if said engineer shall not concur with said Commissioners, he and they shall each make a written report of the facts found by them, respectively, and of their respective opinions thereon, to said judge, who shall thereupon make such order as,

1865.
Stations, how
established.

Petition to be
dismissed if
found untrue;
engineer and
Commissioners
to make separate
reports, if
they disagree.

upon an examination of said reports, he may deem reasonable; and any order so made by him against said company shall be binding upon it.

Security for
compensation
of engineer.

SEC. 49. Said judge may at any time require said petitioners, on penalty of dismissal of their petition, to give such security as he shall order for the payment of such fees and expenses of said engineer as shall be taxed by him after due hearing of the parties thereon, which shall be paid by the petitioners; but, if said judge shall so order, the whole or a part thereof shall be refunded by said company to the petitioners.

1866.
Stations not to
be discontinued
without approval
of Commissioners.

SEC. 50. No railroad company shall abandon any station on its road, in this State, after the same has been established for twelve months, except by the approval of the Railroad Commissioners, given after a public hearing held at such station, notice of which shall be posted conspicuously in said station for one month previous to the hearing.

Abandoned
stations, how
re-established.

SEC. 51. Any station on any railroad in this State, which was abandoned between the first day of January and the fourth day of July, 1866, shall, upon the petition to the Railroad Commissioners of thirty freeholders residing in the town where said station was located, be restored, upon the approval of said Commissioners given after a public hearing held at the station nearest to said abandoned station, and after notice of said hearing shall have been conspicuously posted at the place of hearing for one month previous to the hearing.*

1874.
Appeals from
Railroad Com-
missioners.

SEC. 52. Any person aggrieved by any order of the Railroad Commissioners made after the fourteenth day of August, 1874, upon any proceeding relative to the location, abandonment or changing of dépôts or stations, to which he was or ought to have been made a party, may appeal from the same to the Superior Court of the county in which the cause of appeal shall arise, within twenty days after the publication of such order, by a petition in writing, with a proper citation, signed by competent authority, to all parties to said proceedings having an interest adverse to him, to be served upon them at least five days before the return day; and said court may hear said appeal and re-examine the question of the propriety and expediency of the order appealed from, either by itself or a committee, and shall proceed thereon in the same manner as upon petitions in equity; and in case said order is not affirmed, may make any other order in the premises that it may deem proper; and may award costs at its discretion. Such appeal shall

* As to what constitutes a station, see 37 Conn., 153.

be a *supersedeas* of the order appealed from, until the final action of said court thereon, and said final order may be enforced by said court by attachment, *mandamus* or otherwise, as it shall deem proper.

SEC. 53. When any railroad company in this State shall refuse to stop any of its passenger trains at any station, and ten freeholders of the town in which such station is situated may make their application in writing to the Superior Court, and if said court is not in session, to any judge thereof, praying that said company may be ordered to stop the train or trains mentioned in said application at said station; to which application a citation shall be annexed, and the same shall be served upon such company at least six days before the return day named therein.

1868.
Application to Superior Court to compel companies to stop passenger trains at dépôt.

SEC. 54. Said court, or judge, as the case may be, shall appoint a committee of three disinterested persons, who, being first duly sworn, shall hear and decide upon said application at such time and place, and with such notice to those interested as said court or judge shall order; and if said committee shall be of opinion that said application ought to be granted, they may order said company to stop its train or trains in the manner prescribed in said order, and make such other order as they shall deem just and reasonable, and shall make return of their doings to the next term of said court.

Hearing before committee;

SEC. 55. Upon such return, either party may object to the acceptance of the same for irregularity or improper conduct, and the court for such cause may set it aside and order a rehearing; but if the court accept the same, it shall be conclusive, and said company shall obey said order.

Report of committee.

SEC. 56. Said order may be enforced by *mandamus*, and the costs of said proceedings may be taxed by said committee against either or both of said parties.

Order, how enforced.
Costs.

5. OBLIGATIONS OF AND TO COMPANIES.

SEC. 57. Every railroad company shall run its trains each way for passengers at such times and in such manner as to afford reasonable facilities for receiving passengers from, and delivering them to, the other railroads in this State, connected therewith; and when the business connections of the railroad of any company with the railroad of any other company are not convenient and reasonable for the accommodation of passengers over said road, said company shall make such connections as the public travel and business may require.

1859. 1864.
Companies to afford each other mutual facilities.

SEC. 58. Any person who shall be aggrieved by the neglect of any railroad company to make such connections, may prefer a petition against such company to any

1864.
How compelled to make proper connections.

Hearing before
a committee.

Order.

Costs.

1859.
Trunk roads to
afford equal fa-
cilities to inter-
secting roads.

How to compel
such facilities
to be furnished.

1856. 1859.
Order by Rail-
road Commis-
sioners as to
connections to
be made.

judge of the Superior Court, who is not a resident of the county in which the grievance complained of exists, averring such neglect, which petition shall be served upon the respondents at least twelve days before it is made returnable; and said judge shall, by himself or by a committee, inquire into the allegations of the petition, after such notice of the hearing as he shall order, and, if the allegations in the petition are found to be true, shall order such company to make such connections, on penalty of forfeiting to the petitioner not less than fifty dollars for each day that it shall fail to comply with said order; and in such cases the judge may tax costs at his discretion, and issue execution therefor.

SEC. 59. When the railroad of any company, being a trunk road, shall, at or near the same place, connect with or be intersected by two or more other railroads, which are competing lines for the business to or from such trunk railroad, equal facilities, including price and rates, shall be afforded by the company operating said trunk road to each of said competing roads, in the interchange of cars and transportation of freight, as well as in ticketing passengers and checking baggage.

SEC. 60. If any such competing railroad company shall at any time deem itself aggrieved in reference to such facilities, its managers may complain to the Railroad Commissioners, who, after due notice and hearing, shall prescribe such regulations as will, in their judgment, secure reasonable facilities for the accommodation of the business of each of said connecting railroads, and fix the terms on which such facilities shall be afforded by or to each of said railroad companies; and the Superior Court may compel the performance thereof, by attachment, *mandamus*, or otherwise, and the expenses of the proceedings shall be paid by said parties, as shall be determined on by said court.

SEC. 61. When it shall appear to the Railroad Commissioners, by the written complaint of the president, or a majority of the directors, of any railroad company in this State, or of a majority of the selectmen of any town through which any railroad passes, that the business connections of any other railroad connected with such railroad are not convenient and reasonable for the accommodation of the inhabitants on the line of such road, said Commissioners shall forthwith cause a notice to be given to all parties interested, specifying the time and place of hearing such complaint, and on such hearing, if good and sufficient cause exist, shall make such regulations in relation thereto as they shall deem proper; and any railroad company neglecting to comply with

such regulations shall forfeit to the State twenty-five dollars for each day of such neglect.

SEC. 62. Every person or corporation owning or operating any railroad, located wholly or in part within this State, which connects with any other railroad in this State, shall receive, and with reasonable despatch draw over the same, the passengers, merchandise, and cars of the person or corporation owning or operating such connecting railroad, and shall not in any manner discriminate as to time and price for such hauling against said connecting railroad, in favor of other shippers at said point of connection; and if any such person or corporation shall fail so to do, complaint may be made thereof by such connecting railroad to the Railroad Commissioners, who, after reasonable notice to such person or corporation complained of, shall, if, upon a hearing, they find the complaint true, order such person or corporation to receive and forward, as herein provided for, such passengers, merchandise, and cars as may be delivered to him or it by said connecting railroad.

1874.
All connecting
roads to have
equal facilities.

SEC. 63. Any person or corporation owning or operating any railroad, as aforesaid, refusing to conform to any order made, as aforesaid, shall be fined twenty-five dollars for each offense.

Penalty.

SEC. 64. Every railroad company shall provide its passenger, baggage, mail, and express cars with suitable platforms to secure the safety of persons passing from car to car, or connecting aprons or bridges, to the approbation of said Commissioners, except that freight or baggage cars need not be thus connected with the platform of a passenger car attached to a freight train; shall not allow any hand-car or other car not moved by steam, belonging to it, and used upon its railroad, when removed from the railroad track (except when placed in a building prepared for it), to remain within fifty feet of any road or highway crossing said track; shall, from the first day of May until the first day of November, annually, carry through each passenger car, once an hour, a suitable quantity of good drinking water for the free use of the passengers, with suitable appurtenances for carrying it, and a clean glass tumbler for using it; shall give each passenger, who shall be separated from his baggage by said company, a receipt or check for it at the time of receiving it; and shall conspicuously post on each passenger *dépôt* building the name of the station, and on each passenger car which leaves the *termini* of their own or any other road, a legible card, or cards, not less than three feet in length, with large letters, distinguishing

1866. 1867. 1872.
Connecting
aprons.

1866.
Hand-cars.

1864.
Water.

1848.
Checks.

1872.
Name of sta-
tion.

1866.
Designation of
way and ex-
press trains.

way from express trains, and designating the direction in which the trains are next to move, unless such cards shall be dispensed with by the Commissioners.

1867.
Penalty for
fraudulently
evading pay-
ment of fare.

SEC. 65. No person shall fraudulently evade, or attempt to evade, the payment of any fare lawfully established by a railroad company, and whoever does not, upon demand, first pay such fare, shall not be entitled to be transported over any railroad; but conductors or employees of railroad companies shall not put a passenger off from trains between stations.

1865.
Change in com-
mutation fares.

SEC. 66. No railroad company, which has had a system of commutation fares in force for more than four years, shall abolish or alter it, except for the regulation of the price charged for such commutation; and such price shall, in no case, be raised to an extent that shall alter the ratio, as it existed on the first day of July, 1865, between such commutation and the rates then charged for way fare, on the railroad of such company.

1873.
Transportation
of milk.

SEC. 67. Every railroad company shall transport milk for every person by the same trains and upon the same conditions as the milk of any other person is transported by it.

1856.
Certain employ-
ees to wear
badges.

SEC. 68. All the conductors, brakemen, and baggage-men, employed upon the passenger trains of any railroad company, shall wear, when on duty, in a conspicuous place, a badge denoting their respective duties, and the name of such company.

1849.
1865. 1867.
Being on car,
platform, or
grounds, or driv-
ing on track.

SEC. 69. No person shall, without the permission of the managers of the railroad, be upon, or attach himself to any engine or car upon the track of any railroad, or occupy any part of the platform, or grounds of any railroad station, nor ride, drive, or lead any beast on said track, except for the purpose of crossing it.

Agents of com-
panies to make
complaint.

SEC. 70. Any station agent of any railroad company, who shall know or have immediate information that any person has violated any provision of the preceding section, shall forthwith inform a grand juror of the town in which said offense shall have been committed.

Punishment.

SEC. 71. Every person who shall violate any provision of the two preceding sections shall be fined not exceeding fifty dollars, or imprisoned not exceeding thirty days, or both.

1851.
Engines to have
bell and whistle.

SEC. 72. Every engine used upon any railroad shall be supplied with a bell of at least thirty-five pounds weight, and a suitable steam whistle, which bell and whistle shall be so attached to such engine as to be conveniently accessible to the engineer, and in good order for use.

SEC. 73. Every person controlling the motions of any engine, upon any railroad, shall commence sounding the bell or steam whistle attached to such engine when such engine shall be approaching, and within eighty rods of the place where said railroad crosses any highway at grade, and keep such bell or whistle occasionally sounding until such engine has crossed such highway; and the railroad company, in whose employment he may be, shall pay all damages which may accrue to any person in consequence of any omission to comply with the provisions of this section; and no railroad company shall knowingly employ any engineer who has been twice convicted of violating the provisions of this section.

Engineers to sound bell or whistle when crossing highway, &c.

Liability of corporation.

SEC. 74. No railroad company shall permit any person to drive any engine upon any railroad operated by such company unless he shall have first received a printed copy of this and the two preceding sections, and shall have made oath that he will faithfully comply with the provisions thereof.

Engineers to have copies of this law and be sworn to obey it.

SEC. 75. All railroad trains shall be brought to a full stop, at a distance not less than two hundred feet, nor more than eight hundred feet, from the draw in every draw-bridge, upon the line of the railroad over which they are to be run, and from every point where such railroad is crossed by another railroad, and in plain sight of the same, before being run upon or over such draw or crossing; but the Railroad Commissioners may in writing authorize the passing of any draw of any railroad crossing, without stopping as aforesaid, when, in their opinion, it can be done consistently with public safety.

1853. 1869. Trains to stop before passing draw-bridges or railroad crossing.

Commissioners may authorize passing without stopping.

SEC. 76. Every person running such a train, who shall violate the provisions of the preceding section, shall be fined not exceeding one hundred dollars, or imprisoned not exceeding three months; and the president and directors of any railroad company, who shall knowingly permit any violation of the same, shall be fined five hundred dollars.

Penalty for violation.

SEC. 77. All trains which are obliged to come to a full stop before crossing any draw-bridge, shall, when the Railroad Commissioners shall so order, stop at the regular station, nearest to such draw-bridge, for a sufficient length of time to accommodate passengers who may desire to enter or leave said trains, if said station is in full view of said draw-bridge, and not more than one hundred and twenty rods therefrom.

1865. Passenger trains to stop at nearest regular station to a draw-bridge.

SEC. 78. No railroad company shall permit any passenger train to be run over any switch, at any railroad junction at different roads, or at any station where such

1853. 1856. Switches at railroad junctions.

train does not regularly stop, or is not then to be stopped, unless there be, at the time when such train shall arrive near such switch, a switchman standing at such junction switch, or the station switch so first approached, with a white flag by day, or a light at night, to indicate that such switches are in a proper position for the passage of such train; or unless, in the absence of such switchmen, said train shall be first brought to a full stop, at the distance of not less than two hundred feet, nor more than seven hundred feet therefrom; and every person who shall run a train over any such switch contrary to the provisions of this section, shall be fined not exceeding one hundred dollars, or imprisoned not exceeding sixty days, or both; and the president and directors of any railroad company, who shall permit such train to be run over any such switch, contrary to the provisions of this section, shall be fined five hundred dollars; but the Railroad Commissioners may dispense with such switchmen, at any places.

Penalty for violation by engine-man.

Penalty for violation by president and directors.

1873.
When trains may pass switch, &c., without stopping.

1853. 1854.
Number of brakemen on train.

SEC. 79. The Commissioners may permit passenger trains to be run past any switch, station, or highway crossing without stopping, at such rate of speed as they may prescribe, upon the provision by said company of such safeguards for the protection of its passengers and the public as said Commissioners may require; and for neglecting to make such provision, such company shall pay a fine of five hundred dollars.

SEC. 80. Upon every train run, or intended to be run, upon any railroad in this State, at a greater average speed than thirty miles an hour, between stations, and consisting of more than two passenger cars, one brakeman shall be kept at the brake of each car; but when the double-action brake is used on any such train, but one brakeman need be kept upon and for every two cars connected with such train; and the Railroad Commissioners may grant permission to any railroad company to reduce the number of brakemen required upon passenger trains, when such company may have adopted a system of brakes to be operated by the engineer, which in the opinion of said Commissioners may render such number of brakemen unnecessary; but said Commissioners may revoke such permission when they consider the public safety requires; and on such revocation such company shall place upon its trains the number of brakemen required by law.

1853.
Companies to give notice to Commissioners of accidents.

SEC. 81. Every railroad company shall within twenty-four hours after the occurrence of any accident, attended with serious personal injury, give notice of the same to the Railroad Commissioners, in writing, who

upon receiving such notice, or upon public rumor of such accident, may repair, or dispatch one of their number to the scene of said accident, and inquire into the facts and circumstances thereof; and the Commissioners shall, without charge, furnish any person injured, or the friends of any person killed, any information they may have acquired in relation to any disaster, and the names of the persons from whom the same was obtained, or by whom the same may be proved.

6. BONDS AND MORTGAGES.

SEC. 82. Every railroad company may borrow money, and may secure the repayment of the same by its bonds, signed by its president, and countersigned by its treasurer; but before being issued, said bonds shall be registered in the office of the Controller, and a certificate thereof shall appear on the face of each bond; and the Controller shall cancel any bonds, so registered, which may be brought to him for that purpose, and enter said act of cancelling in his register; but no railroad company shall issue any bond of a less denomination than one hundred dollars, nor have bonds outstanding, at any one time, to a greater amount than one-third of the sum which its president and chief engineer shall certify, under oath, to the Controller, has been actually expended upon its road; and any false swearing in this matter shall be perjury; and the Controller shall not permit the bonds of any railroad company, registered in his office, and uncanceled, to exceed the amount limited in this section.* Such company may dispose of its bonds, as shall be authorized by its stockholders.

1842.
Corporation
may borrow
money, and
issue bonds.

1860. 1867.
May sell bonds.

SEC. 83. The company may secure said bonds by a mortgage of its property, or any part thereof, by deed duly executed by its president, under the corporate seal, to the Treasurer of the State, and his successors in office, in trust for the holders of said bonds, and recorded in the office of the Secretary of this State.

1849.
Railroad may
be mortgaged
to secure bonds.

SEC. 84. When any railroad company shall have mortgaged its property, or any part thereof, to any person, in trust, for the security of its creditors, or for the security of any class of them, and shall have made default in the payment of principal or interest, due to such creditors, any such creditor may prefer his petition to the Superior Court, in any county in which such railroad, or any part thereof, is located, setting forth such fact, and praying that such trustee may be placed in the

* Various points as to liability of railroad companies upon their bonds
26 Conn., 121.

possession of such property, for the benefit of such creditors; and such petition shall be heard and determined at the first term of the court to which it is returnable, unless continued for reasonable cause; and if the allegations therein are found true, such court shall decree that the said company and its president and directors, under a suitable penalty, shall surrender such mortgaged property to the trustee, for the benefit of such creditors.

1858.
Surrender of
road to mort-
gage trustees.

Limitation of
liability of
trustee in pos-
session.

SEC. 85. When any such trustee shall have taken possession of any property in pursuance of the provisions of the preceding section, or in pursuance of any authority contained in the mortgage or deed of trust, he shall take charge of, and operate, such railroad, or railroad property for the benefit of the creditors, for whom such trust was created, and shall not be personally liable for any cause or injury arising from the operation of such road, or while he may operate it, except for his willful mismanagement, or for any contracts made by him as such trustee; but all such property shall be liable for the acts and proceedings of such trustee, in the execution of his trust, to the extent of the interest of the creditors, for whose benefit he may act; and any proceeding, for the purpose of making such property liable, shall be brought against such trustee, describing him as such.

Trust estate
liable for acts
of trustee.

Trustee to
make and re-
turn inventory.

SEC. 86. The trustee, upon taking possession of such property, shall make an inventory of all which may come into his possession under oath, and lodge it for record in the office of the Secretary of this State; and if any other property shall, from time to time, be discovered by him, he shall make and lodge a like inventory, under oath, as aforesaid.

Trustee to ren-
der quarterly
accounts to
Secretary.

SEC. 87. The trustee shall, from time to time, while operating such road, file his account, quarterly, in the office of the Secretary of this State, of all moneys received or disbursed by him, in the course of his agency; and may proceed at his discretion, in the Superior Court, in any county in which such railroad, or any part thereof, is located, to foreclose said railroad company, and all subsequent incumbrances, for the use of the bondholders, or other creditors for whom he acts; and such court may limit the time for the redemption of the mortgaged property, as in ordinary proceedings for the foreclosure of real property.

May foreclose
for the bond-
holders.

Superior Court
may remove
trustee for
cause, and ap-
point another.

SEC. 88. If such trustee shall neglect or unnecessarily delay to perform his duties, any creditor, represented by such trustee, may apply to any Superior Court aforesaid, for the removal of such trustee, which application shall be heard at the first term of said court; and upon such

facts being found true, such court may remove the trustee from his office, and appoint another in his stead, and may, upon the application of any such creditor, remove a trustee, and fill the vacancy.

SEC. 89. Nothing in the five preceding sections shall affect any mortgage, trust, or lien upon the property foreclosed, which was created prior to the mortgage, trust, or lien, under which said trustee may act; but the trustee for all such prior incumbrances may proceed, by foreclosure or otherwise, notwithstanding any act or proceeding by subsequent incumbrances, or their trustees.

Right of prior incumbrancers, not to be affected.

SEC. 90. When any such railroad is in the possession of an assignee, or trustee, he shall have the same rights, powers, and privileges as are conferred upon railroad companies; and all expenses and damages incurred by such persons so in possession, in good faith, to improve the lines of the railroads so in their charge, shall be reimbursed to them from the earnings of such railroad while they have the possession thereof.

1874.
Trustees to have the same powers, &c., as the corporation.

SEC. 91. The expenses of operating such railroad, or other property, including repairs and all other reasonable expenses of the trustee, and any damages incurred for any injury sustained during the time of his execution of said trust, and all claims secured by any prior mortgages or incumbrances, which shall have become payable before or during said time, and also a reasonable compensation to be allowed to the trustee, by the Superior Court, shall be deducted from the earnings of the road, before any part of such earnings shall be paid to the creditors.

1858.
Expenses of road, damages, compensation of trustee, &c., to be deducted from earnings.

In Addition.

SEC. 1. The mortgagees or trustees of any railroad lying in whole or in part in this State, who have, or shall hereafter come into the possession of the same, by virtue of any mortgage thereof, shall, within the first ten days of October, annually, so long as they remain in possession of said railroad, deliver to the Controller a sworn statement of the value of said road, its equipment, and other property, located in this State, and in their hands as such mortgagees or trustees. And the Board of Equalization shall have all the powers, in respect to such returns and values, which are conferred upon them in other cases by section eleven, chapter five, title twelve, of the General Statutes.

1875.
Trustees in possession of mortgaged railroad to make annual returns.

SEC. 2. Any person, whose duty it shall be to deliver the statement required by the preceding section, who shall fail so to do within the time prescribed, shall forfeit five hundred dollars to the State.

Gen. Statutes, p. 169.

Penalty.

Tax on such roads.

SEC. 3. Said mortgagees or trustees shall, on or before the twentieth day of October, in each year, or as soon thereafter as the earnings of said road, or other moneys in their hands, will allow, pay to the State a sum equal to one per cent. on the value of said road, equipment, and other property, less the amount of taxes paid by them on any real estate in their hands, not used for railroad purposes.

When a mortgaged road becomes the property of another corporation.

SEC. 4. In all cases in which the road and estate of any railroad company shall have been, or shall hereafter be, foreclosed under any mortgage executed by it for the security of its creditors, and any other railroad corporation shall have, or shall hereafter become, by purchase or otherwise, the owner of said road and estate so foreclosed, said corporation shall make the returns and payments required by sections five and six, chapter five, title twelve, of the General Statutes; and any funded or floating indebtedness, to which said railroad and estate is liable, shall be considered for the purposes of this act, as the indebtedness of said corporation, whether the same may have been contracted by it, or by some predecessor in its title.

Gen. Statutes, p. 168.

Lien on road for taxes.

SEC. 5. Any sums which shall become due to the State, for taxes under this act, shall rest as a lien on the road and property on account of which said tax is imposed, until the same shall be paid, and shall take precedence of any and all other liens and incumbrances whatsoever.

7. REPORTS OF COMPANIES.

SEC. 92. The Railroad Commissioners shall annually furnish to the company or trustees, operating each railroad, duplicate blank forms for returns.

1872.
Forms for returns.

The following Secs. 1, 2, and 3, are inserted in place of the schedule in use since 1875, which is superseded by the form prepared by the commission appointed herein.

1877.
Commission to prepare a schedule for railroad returns.

SECTION 1. That a committee consisting of three persons shall be appointed by the governor on or before the first of April next, one of whom shall be one of the railroad commissioners, one a person of experience in the practical management of railroads, and one a person of financial experience and business ability, which committee shall examine into the subject of the annual returns to be made by the railroad companies to the Railroad Commissioners, and shall prepare and report to said Commissioners, on or before the first of July next, a form or schedule for such returns, which shall be simple, concise, and practical, and cover such points as said committee may deem of practical value to the public and to the stockholders and creditors of said companies, and such form of returns or schedule, when so prepared and reported

and approved by the governor, shall take the place and be in lieu of the returns now required by law to be made by railroad companies to the Railroad Commissioners, and shall not be changed except by the General Assembly.

SEC. 2. Said committee shall be allowed reasonable compensation for their services and expenses not exceeding five hundred dollars in the aggregate, to be paid by the State and collected from the railroad companies in the same manner and in the same proportions as the salaries of the Railroad Commissioners are now by law paid and collected. Compensation
of committee.

SEC. 3. This act shall take effect from its passage.

SEC. 93. All companies or trustees receiving such blank forms shall annually return to said Commissioners a full report giving accurate statistics for the year ending on the last day of September, in accordance with said forms, signed under oath by the president and treasurer of the company, or by a majority of the trustees who may be operating any railroad, and return to the Commissioners on or before the fifteenth day of November; and every company whose president and treasurer or trustees shall refuse or neglect to make such returns shall forfeit to the State twenty-five dollars for each day of such neglect or refusal; and said Commissioners shall report said forfeiture to the Treasurer; and the books of every such company shall at all times be open to the inspection of any committee of the General Assembly appointed for that purpose. 1872.
Annual reports.

SEC. 94. All such companies or trustees shall make such further returns as may be called for by said Commissioners, who may order such additions to the form of said returns and reports as they shall deem expedient, giving to the several companies one year's notice of any such changes as will require an alteration in the method or form of keeping their accounts; and shall, on or before the first day of September in each year, transmit to each railroad company blank forms of the returns and reports required of it. 1876.
Penalty for re-
fusal or neglect
to report.

SEC. 95. Every railroad company shall make its annual returns strictly according to the forms provided; and if the officers or trustees find it impracticable to return all the items in detail, as required, they shall, in their report, give the reasons why they cannot be given; but no company shall be excused for not giving such details because it does not keep its accounts in such manner as will enable it to do so; and when any such returns seem to said Commissioners defective or erroneous, they shall notify the company or trustees making the same thereof, and require the amendments of such returns. 1874.
Additional re-
turns.

1872.
Forms to be ac-
curately filled
up.

Amending re-
turns.

within fifteen days, under the same penalty as is provided for refusing or neglecting to make returns.

In Addition.

1875.
Railroad companies to report balance sheet of accounts.

In addition to the returns which the railroad companies are now required to make to the Railroad Commissioners annually, the said companies shall each report a balance sheet of its accounts as they may appear on the books of the company on thirtieth of September of each year.

1876.
Annual returns of railroad companies, when to be made.

SECTION 1. The annual returns made by the several railroad companies, and by trustees operating a railroad, shall be made to the Railroad Commissioners on or before the fifteenth day of November; and the Railroad Commissioners shall make their report to each General Assembly not later than the second week of its session.

Repeal, Gen. Stat., pp. 321, 338.

SEC. 2. So much of the seventeenth and of the ninety-third sections of article two, part nine, chapter two, title seventeen of the general statutes as are inconsistent with this act, are hereby repealed.

ARTICLE IV.

GENERAL PENALTY.

Penalty.

SEC. 1. Every person who shall violate any provision of this Part, for which no other penalty is prescribed or provision made, shall be fined not less than ten dollars nor more than five hundred dollars.

Title XVII, Chap. 1.

1831. 1852.
Proxies, limitation of.

SEC. 11. No person shall vote at any meeting of the stockholders of any bank or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation.

Title XIX, Chap. 2.

1853. 1856.
Service on non-resident railroad directors.

SEC. 45. In any action brought against the president and directors of a railroad company for a forfeiture incurred under the provisions of Part IX, Chapter II, of Title XVII, service of the writ upon such of them as are inhabitants of this State, or as may be found therein by the officer serving the same, shall be sufficient notice to maintain the suit against all the defendants.

Title XIX, Chap. 16.

SEC. 25. The levy of executions on the equitable rights or interest which any railroad corporation may have in the whole, or any part of the real estate, right of way, or roadbed of any other railroad corporation, together with the income, rents and profits which may be due or coming due thereon, shall be by leaving a true and attested copy thereof with the treasurer, secretary or clerk of said last named corporation, with an attested certificate by the officer making such levy, that he levies upon such right or interest to satisfy such execution; and thereupon he shall post the same upon some sign post in the town where such last corporation has its office or principal place of business in this State, and as in cases of personal property, shall, at vendue, sell the same, together with such income, rents, and profits, or so much of them as shall be sufficient to satisfy said execution, and shall give to the purchaser a written conveyance of such right and interest, and shall also leave with such treasurer, secretary or clerk, a true and attested copy of such execution, and of his return thereon; and the purchaser shall thereupon become entitled to said right and interest, and to all rents, profits, and income thereon, which such debtor was entitled to.

1856.

Levy of interest
of one railroad
company in
road of another.

Title XVIII, Chap. 11, Part 2.

SEC. 20. The trustee of any railroad corporation, whose estate is in settlement as an insolvent estate, may, if the assets of such estate shall not otherwise be sufficient to pay the claims allowed by the commissioners, and the expenses of settling the estate, release, subject to any prior existing lien or title, to any proprietors of land any right of way or other incumbrance which said corporation may have in or upon the same, upon such terms as shall be approved by the Court of Probate.

1858.

Trustee may re-
lease interest of
a railroad cor-
poration, when.

Title XVIII, Chap. 6, Part 1.

SEC. 20. If the owner or occupant of any land, adjoining any railroad or canal, has, since the tenth day of June, one thousand eight hundred and thirty-one, taken, or shall take, into his inclosure any part of the land belonging to said railroad or canal, as located and established, or since that time has erected, or shall erect, any building upon any such land, no adverse possession of the land so inclosed or built upon shall confer any title thereto.

1846.

Right to land
within limits of
railroad or ca-
nal, not granted
by possession.

Title XVIII, Chap. 7.

1871.
Lien on railroad
for services or
materials fur-
nished for its
construction.

SEC. 13. Every railroad for the construction of which, or of any of its appurtenances, any person shall have a claim for materials furnished or services rendered under any contract with or approved by the corporation owning or managing such railroad, shall with its real estate, right of way, material, equipment, rolling stock, and franchise, be subject to the payment of such claim; and said claim shall be a lien on said railroad, railroad property, and franchise, and the manner of asserting and perfecting such lien, by notice, certificate and foreclosure, shall be in all respects in accordance with the provisions of the four preceding sections of this Chapter; except that the certificates of the lien and of its discharge shall be filed in the office of the Secretary of this State, who shall record them in a book kept for that purpose.

Title XVI, Chapter 7, Part 1.

1870.
Laying out
highways
across railroads.

SEC. 6. No highway shall be laid out or constructed across and upon a level with any railroad, unless the Railroad Commissioners, upon written application of the party proposing to lay out or construct such highway, and after giving to said party, and to the company whose railroad it is so proposed to cross, reasonable notice in writing of the time and place when and where they may be heard thereon, allow said crossing; and if they, upon such hearing, shall disallow it, they shall further determine whether said highway shall cross over or under said railroad; and half of the expense of said crossing shall be borne by said railroad company, which, upon the completion of said highway and crossing, shall pay the same to the party entitled thereto.

Expense of
maintaining
bridge at rail-
road crossing.

SEC. 7. If said highway shall cross over said railroad, the structure necessary therefor shall be maintained and kept in repair by the party bound to maintain said highway; but if it shall cross under said railroad, such structure shall be maintained and kept in repair by said company.

1871.
Height of rail-
road bridges.

SEC. 8. The bottom timbers of all bridges, hereafter constructed over any railroad track, shall not be less than eighteen feet above the rails, unless the Railroad Commissioners require a less height, and prescribe the same in writing.

1862.
Liability for de-
fective high-
ways or
bridges.

SEC. 10. Any person, injured in person or property, by means of a defective road or bridge, may recover damages from the party bound to keep it in repair; but no action for any such injury, received subsequent to the

seventh day of July, 1874, shall be maintained against any town, city or borough, unless written notice of such injury, and of the time and place of its occurrence, shall, within sixty days thereafter, be given to a selectman of such town, or the clerk of such city or borough; and when the injury is caused by a structure legally placed on such road by a railroad company, it, and not the party bound to keep the road in repair, shall be liable therefor.

1874.

1869.

SEC. 36. The Superior Court of the county in which is any highway, or any portion thereof, taken by any other than a horse railroad company for railroad purposes, but not in a city, nor constructed since such railroad, may, upon the petition of any party interested, served upon said company as other civil process, appoint a committee of three to inquire whether such highway or portion thereof is unsafe for travel by reason of such railroad, or whether any alteration of such highway or the construction of a new highway is thereby rendered necessary for the public safety and convenience; and such committee shall hear said parties and report their opinion thereon to said court, which may make any proper order in the premises; and if it shall order any such alteration or construction, and said company shall refuse to comply with such order, said town shall alter or construct such highway and may recover the expense thereof from said company.

1866.

Proceedings to alter a highway taken by a railroad company.

Title XIX, Chap. 17, Part 17.

SEC. 3. Any person, who may suffer damage by reason of the neglect of any railroad company to construct or maintain railings or fences on the side of its railroad, as required by law, may recover such damage from such company in an action on the case. And if the life of any person, being on any highway or turnpike, in the exercise of reasonable care, is lost by reason of any such neglect, or if the life of any passenger upon any railroad, or of any person crossing a highway in the exercise of reasonable care, shall be lost by reason of any negligence of any railroad company, or of its servants or agents, such company shall pay to the executor or administrator of such person damages not exceeding five thousand dollars, nor less than five hundred dollars, to be applied by him as is provided in the ninth section of Chapter VI of this Title.

1869. 1871.

Against railroad company for neglect to maintain fence.

1853. 1873.

For negligence causing death of passenger, or traveler on highway.

Title XIX, Chap. 6.

SEC. 8. No action to recover damages for injury to the person, reputation or property of the plaintiff, or to the person of his wife, child or servant, shall abate by reason of his death; but his executor or administrator

1853.

1869. 1874.
Limit and distribution of damages.

1836. 1848.
What actions of
tort survive.

may enter and prosecute the same in the same manner as is provided by law in other actions ; and if there be two or more plaintiffs, and one or more of them shall die before final judgment, such action shall not abate, but, such death being suggested on the record, the action shall proceed.*

Title XVI, Chap. 7.

1801.
Railings to be
erected on roads
and bridges.

SEC. 9. The party bound to maintain any bridge or road shall erect and maintain a sufficient railing or fence on the side of such bridge, and of such parts of such road as are so made or raised above the adjoining ground as to be unsafe for travel ; and whoever shall suffer damage in his person or property, by reason of the want of any such railing or fence, may recover damages from such party.

Title XIX, Chap. 18.

1865. 1867.
Suit against
railroad com-
pany for loss of
life.

SEC. 14. No suit against a railroad company, for damages for the loss of any life, shall be brought by the executor or administrator of the deceased person, except within eighteen months from and after the death of such person.

Title XIX, Chap. 11.

1850.
Fire communi-
cated by railway
engine.

SEC. 29. In all actions to recover for any injury occasioned by fire communicated by any railway locomotive engine in this State, the fact that such fire was so communicated shall be *prima facie* evidence of negligence on the part of the person or corporation who shall, at the time of such injury by fire, be in the use and occupation of such railroad, either as owner, lessee, or mortgagee, and of those who shall at such time have the care and management of such engine.

Title XVIII, Chap. 9.

1854.
1858. 1864.
If not perish-
able, how dis-
posed of.

SEC. 2. All goods of a nature not perishable, left with any person, or upon any public wharf or highway, and all goods, other than personal baggage of passengers, left at any railroad station, or in any railroad car, or carriage, the owner of which goods is unknown, or neglects to take them away for six months from the time when they were left, shall be advertised one month in a newspaper published in the county where such goods were left; and if the owners thereof shall not take them away within said month, may be sold, and the proceeds disposed of in the manner provided in the preceding

* Death of plaintiff after verdict will not prevent rendition of judgment, though the action cannot survive. 18 Conn., 207, 208.

section, except that such proceeds, not claimed by the owner within one year, shall escheat to the State.

Title XX, Chap. 12.

SEC. 7. Any railroad company, which shall neglect to maintain suitable water-closets at each passenger station upon its railroad, for the use of passengers, shall forfeit one hundred dollars. 1867.
Neglect of railroad companies to provide water-closets.

SEC. 41. Every railroad company, which shall wilfully refuse to transport milk for any person according to law, shall forfeit twenty dollars. 1873.
Neglect by railroad company to transport milk.

SEC. 42. The forfeitures imposed by the four preceding sections shall be paid to him who shall sue therefor. To whom penalties under four preceding sections are payable.

SEC. 45. Any railroad company, which shall refuse to give a receipt to the owner or shipper of any commodity, delivered to it for transportation, describing such commodity, shall forfeit to such owner or shipper fifty dollars. 1867.
Neglect of railroad company to give receipts.

Title XX, Chap. 2.

SEC. 2. Every person who shall commit murder in the first degree, or who shall cause the death of another by wilfully placing any obstruction upon any railroad, or by loosening, taking up or removing any part of the superstructure of such railroad, or by wilfully burning any building or vessel, shall suffer death. 1801. 1846.
1873.
Homicide when punished by death.

SEC. 5. Every servant of any railroad company, who shall, in consequence of his intoxication, or any gross or wilfull misconduct or negligence, cause any loss of life, or the breaking of a limb, shall be imprisoned in the State prison not more than ten years. 1853.
Loss of life, &c., by intoxication of servants of railroad company.

Title XX, Chap. 4.

SEC. 1. Every person who shall wilfully place any obstruction upon any railroad, or who shall loosen, tear up, or remove any part of a railroad, shall be imprisoned in the State Prison not more than ten years; and if he shall do the same with intent to throw any locomotive or car from the track of such railroad, or to obstruct any car in motion, he shall be imprisoned in such prison not more than thirty years. 1852. 1873.
Placing obstructions on railroads.

SEC. 2. Every person, who shall wilfully displace any switch upon any railroad, or injure or destroy any electric signal in use thereon, or any material or property appertaining thereto, or who shall interrupt the use of any wire, lever, pin, or battery, used to operate such signal, or its connection therewith, shall be fined not more than one thousand dollars, and imprisoned in the State Prison not more than ten years. 1871.
Injury to electric signals on railroads.

1873.
Throwing missiles at railroad trains.

SEC. 27. Every person who shall wilfully throw or shoot any missile at any locomotive or railroad car, whereby the safety of any person is endangered, shall be fined not less than fifty dollars, nor more than five hundred dollars, or imprisoned not more than one year, or both.

1852.
Injuring railroad engines, &c.

SEC. 28. Every person who shall wilfully injure any engine or car, used upon any railroad, shall be fined not more than one hundred and fifty dollars, or imprisoned not more than one year, or both.

1866.
Nuisances on railroad tracks, or in dépôts.

SEC. 29. Every person who shall cast, empty, or discharge, or permit to be cast, emptied, or discharged, any filth, rubbish, foul or offensive wash, or water, or the contents of any privy, vault, cess-pool, or sewer, upon or into any railroad or railroad dépôt in any city, shall be fined not more than fifty dollars, half of which shall be paid, by order of court, to the person furnishing to the proper officer information that leads to a conviction.

1869.
Committing nuisances on railroad bridges.

SEC. 30. Every person who shall commit any nuisance in or upon any railroad bridge, shall be fined not more than seven dollars, or imprisoned not more than thirty days, or both.

Title XX, Chap. 11.

1867. 1871.
Fraudulent evasion of payment of fare.

SEC. 8. Every person who shall fraudulently evade, or attempt to evade, the payment of any fare, lawfully established by any steamboat company located in this State, or by any railroad company, shall be fined not less than five nor more than twenty dollars.

Title III, Chap. 4, Part 4.

1891.
Appointment of railroad and steamboat police.

SEC. 2. The Governor may, from time to time, upon the application of any railroad or steamboat company, engaged in the business of transportation in this State, commission, during his pleasure, one or more persons designated by such company, who, having been duly sworn, may act at its expense as policemen upon the premises used by it in its business, or upon its cars or vessels. When any such commission is issued, or revoked, the Executive Secretary shall notify the clerk of the Superior Court of each county in which it is intended that such policeman shall act.

Badge of railroad and steamboat police.

SEC. 3. Every such policeman shall, when on duty, wear in plain view, a shield, bearing the words "Railroad Police," or "Steamboat Police," as the case may be, and the name of the company for which he is commissioned.

SEC. 4. Every railroad or steamboat policeman may ^{1867.} Their power to arrest in his precincts, for all offenses committed therein, ^{arrest.} and bring the offenders before proper authority.

Title XX, Chapter 13, Part 2.

SEC. 3. All persons, arrested by railroad or steamboat policemen, for offenses committed upon cars or steamboats when in motion, may be prosecuted before any court, in the same manner as if such offenses had been committed in the town in which such court is held. ^{1867.} Jurisdiction of offenses on cars or steamboats.

Title XII, Chap. 5.

SEC. 5. The secretary or treasurer of every railroad company, any portion of whose road is in this State, shall, within the first ten days of January, annually, deliver to the Controller a sworn statement of the number of shares of its stock, and the market value of each share, the amount and market value of its funded and floating debt, the amount of bonds issued by any town or city of the description mentioned in the twelfth section of Chapter I of this Title, when the avails of such bonds, or stock subscribed and paid for therewith, shall have been expended in such construction, the amount of cash on hand the first day of said month, the whole length of its road, and the length of those portions thereof lying without this State, and also the number, name, and length of each of its branches lying in the State. ^{1864.} ^{1869.} ^{1871.} ^{1876.} Return by railroad companies.

SEC. 6. Each of such railroad companies shall, on or before the twentieth day of January, annually, pay to the State one *per cent.* of the valuation of said stock, and funded and floating debt, and bonds, as contained in said statement, after deducting from such valuation the amount of cash on hand, and from said sum required to be paid, the amount paid for taxes upon the real estate owned by it and not used for railroad purposes; and the valuation so made, and corrected by the Board of Equalization, shall be the measure of value of such railroad, its rights, franchises, and property in this State, for purposes of taxation; and this sum shall be in lieu of all other taxes on its franchises, funded and floating debt, and railroad property in this State. ^{1864.} ^{1868.} ^{1867.} ^{1876.} Amount of tax to be paid by railroad companies.

SEC. 7. When only part of a railroad lies in this State, the company owning such road shall pay one per cent. on such proportion of the above named valuation as the length of its road lying in this State bears to the entire length of said road. But in fixing the aforesaid valuation and lengths, neither the value nor length of ^{1864.} ^{1876.} Tax on railroad of which only a part lies in the State. Gen. Statutes, p. 168.

any branch thereof in this State, which the Board of Equalization shall determine to be of less value per mile than one-fourth of the average value per mile of the trunk road, shall be included; but every such branch shall be estimated at its true and just value by the Board of Equalization, and such railroad company shall pay to the treasurer of this State one per cent. on such value, at the time fixed in the next previous section for the payment of other railroad taxes; and when any such sum becomes due, and such company shall not then have the management and control of its road, or the road bearing its name, the person or corporation then owning or managing such railroad shall pay such sum to the State within the time above prescribed.

1862.
Lessee of rail-
road may de-
duct taxes from
rent.

SEC. 8. The taxes paid by the lessee of any railroad, under any contract or lease, existing on the tenth day of July, 1862, may be deducted from any payment due, or to become due to the lessor, on account of such contract or lease.

In Addition.

1875.
Lien on rail-
roads for taxes
due the State.
Gen. Statutes,
p. 168.

Any and all taxes which shall become due to the State, from any railroad company, under sections five, six, and seven, of chapter five, title twelve of the General Statutes, shall be and remain a lien on the road and estate of said company, until such taxes are paid, and shall take precedence and priority of any and all other incumbrances whatsoever.

Title XVI, Chapter 7, Part 1.

1866.
Railroad freight
trains not to
obstruct travel.

SEC. 23. When it shall be necessary for any freight train on any railroad to remain at any station, in such a position as to obstruct the ordinary travel on any highway for more than five minutes, the person having charge of such train shall cause it to be so separated as to accommodate the public travel; and any railroad company, in whose employment any person shall be who shall violate this section, shall forfeit not more than ten dollars to any person who shall sue therefor.

An Act in relation to Lands.

1875.
Effect of deeds
given by rail-
road companies.

Whenever any railroad company shall make and properly execute a deed in fee simple of any lands which said company has derived by purchase, said deed by said railroad company shall effectually convey the title to said land, and when by said company so conveyed shall be to the absolute use of the grantee.

In Addition.

SEC. 1. Whenever any grant or conveyance to any railroad company of any parcel or parcels of land or right of way, reserves any right, title, interest, easement, or privilege in such land, or subjects such company to special conditions or covenants, which reservations, conditions, or covenants may interfere with said company furnishing reasonable and proper dépôt accommodations to the public, and such company cannot agree with the party or parties in interest as to the compensation or damages to be paid for the release of such reservation, condition, or covenant, then such company may, with the approval of the Railroad Commissioners first had and obtained, condemn such reservation, condition, covenant, or restriction in the same manner as is provided for taking, appraising, and paying for land in section twenty, of part nine, chapter two, of title seventeen, of the General Statutes of this State.

1876.
How a railroad company may be relieved of an easement reserved in a deed to them, in some cases.

Gen. Statutes, p. 321.

SEC. 2. This act shall not affect any suit now pending.

Pending suits not affected.

In relation to Private Crossings.

Whoever enters upon or crosses a railroad at any private way, which is closed by gates or bars, and neglects to securely close them, shall forfeit for each offense a sum not less than two nor more than ten dollars, and shall be liable for any damage resulting therefrom.

1876.
Penalty for neglect to secure private way opening on railroad.

In relation to Highway Crossings.

SEC. 1. The selectmen of any town within which a highway crosses or is crossed by a railroad, or the directors of any railroad company whose road crosses or is crossed by a highway, may bring their petition in writing to the Railroad Commissioners, therein alleging that public safety requires an alteration in such crossing, its approaches, the method of crossing, the location of the highway or railroad, or the removal of obstructions to the sight at such crossing, and praying that the same be ordered. Whereupon the Railroad Commissioners shall appoint a time and place for hearing the petition, and shall give such notice thereof as they judge reasonable, to said selectmen, the railroad company, and to the owners of the land adjoining such crossing, and after such notice and hearing, said Commissioners shall determine what alterations or removals shall be made, by whom done, and at whose expense.

1876.
Provision for safety of highway at railroad crossing.

SEC. 2. In case the party by whom the changes are to be made cannot agree with the owner of the land or

Assessment of damages.

other property to be removed or taken under the said decision of the Railroad Commissioners, the damages shall be assessed in the same manner as is provided in case of land taken by railroad companies. The expense of such assessment to be paid in the same manner as the expense of the alterations.

Appeal.

SEC. 3. The decision of the Commissioners shall be communicated to the selectmen, to the railroad company, and to the owners of any property directed to be removed or taken, within twenty days after final hearing, and any person aggrieved by such decision may appeal therefrom in the same manner and with like effect as is provided in the case of appeals from any order of the Railroad Commissioners upon any proceedings relative to the location, abandonment, or changing of dépôts or stations.

In Addition.

1877.
Provision for
safety of high-
way at railroad
crossing.

That all the provisions of chapter thirty-six, entitled An Act in regard to railroad crossings, of the acts of 1876, applying to selectmen of towns, in regard to highways crossing or crossed by railroads, be, and the same are hereby extended to mayors and common councils of cities, and to the warden and burgesses of boroughs, in regard to streets crossing or crossed by railroads.

Taxation of Dwelling-Houses belonging to Railroad Companies.

1877.
Taxation of
dwelling-
houses belong-
ing to railroad
companies.

That any dwelling-house belonging to any railroad company shall be set in the list and be liable to taxation in the town where said dwelling-house is situated, notwithstanding the fact that the same may be rented to, or occupied by, an employee of said railroad company; and the amount paid for taxes on any such dwelling-house or houses, shall be deducted from the sum required by law to be paid by such railroad company for taxes to the State.

Concerning Railroad Mortgages.

1877.
Mortgages of
railroad prop-
erty.

Whenever any railroad company has mortgaged, or shall mortgage its railroad, pursuant to law, to secure its bonds, and has included, or shall include in said mortgage all or any part of its rolling stock, locomotives, and cars, whether those owned by it at the date of said mortgage, or those thereafter to be acquired by it for use upon said railroad, or both, such mortgage shall be deemed valid and effectual, as respects all the property therein included as aforesaid; and may be foreclosed in the same manner as ordinary mortgages of real estate; and the record thereof in the office of the secretary of

this state shall be a sufficient record and notice to protect the title under the mortgage, notwithstanding such company may remain in possession of all or any part of the mortgaged property.

The Obstruction of Business of certain Public Corporations.

SECTION 1. Any employee of a railroad corporation who, in pursuance of an agreement or combination by two or more persons to do or procure to be done any act in contemplation or furtherance of a dispute between such corporation and its employees, shall unlawfully or in violation of his duty or contract, stop or unnecessarily delay or abandon, or in any way injure a locomotive or any car or train of cars on the railroad track of such corporation, or in any way hinder or obstruct the use of any locomotive, car or train of cars on the railway of such corporation, shall upon conviction be liable to a fine not exceeding five hundred dollars, or imprisonment in the state prison not exceeding one year.

1877.
Penalty for railroad employee unlawfully stopping, injuring, or abandoning locomotive or train.

SEC. 2. Whosoever, by any unlawful act, or by any willful omission or neglect, shall obstruct or cause to be obstructed any engine or carriage on any railway, shall aid or assist therein; or whosoever, having charge of any engine or carriage while upon or in use on any railway of any railroad corporation, shall willfully stop, leave, or abandon the same, or render, or aid or assist in rendering, the same unfit for or incapable of immediate use, with intent thereby to hinder, delay, or in any manner to obstruct or injure the management and operation of any railroad, or the business of any corporation operating or owning the same, or of any other corporation or person, or whoever shall aid or assist therein, shall, upon conviction, be liable to a fine not exceeding one thousand dollars, or imprisonment in the state prison not exceeding two years.

Penalty for obstructing operation of railroad.

SEC. 3. Whoever having any management of, or any control, either alone or with others, over any railroad locomotive, car or train while being used for the carriage of persons or property, or at any time is guilty of gross carelessness or neglect on or in relation to the management or control of the same; or shall maliciously stop or delay the same, in violation of the rules and regulations then in force for the operation and running of the same; or abstract therefrom the tools or appliances pertaining thereto with intent thereby maliciously to delay the same, shall, upon conviction, be liable to a fine not exceeding one thousand dollars or imprisonment in the state prison not exceeding three years.

Same subject

Intimidation of employees of gas, railroad, or telegraph company.

SEC. 4. Any person who alone, or in pursuance or furtherance of an agreement or combination with others, to do, or procure to be done, any act in contemplation or furtherance of a dispute or controversy between a gas, telegraph, or railroad corporation, and its employees or workmen, shall wrongfully, and without legal authority, use violence towards, or intimidate any person in any way or by any means with intent thereby to compel such person against his will to do, or to abstain from doing, any act which such person has a legal right to do or abstain from doing; or shall induce or endeavor, or attempt to induce such person to leave the employ and service of such corporation by bribery, or in any manner or by any means, with intent thereby to further the objects of such combination or agreement; or shall in any way interfere with such person while in the performance of his duty on the premises of such corporation; or shall threaten or persistently follow such person in a disorderly manner, or injure or threaten to injure his property with said intents, or either of them, shall, upon conviction, be liable to a fine not exceeding three hundred dollars, or imprisonment in the county jail not exceeding three months.

Railroad employee refusing to perform his duty.

SEC. 5. Any person in the employ of a railroad corporation who shall, in furtherance of the interests of either party to a dispute between another railroad corporation and its employees, refuse to aid in moving the cars of such other corporation, or trains in whole or in part made up of the cars of such other corporation over the tracks of the corporation employing him; or refuse to aid in loading or discharging such cars, in violation of his duty as such employee, shall, upon conviction, be liable to a fine not exceeding five hundred dollars, or imprisonment in the state prison not exceeding one year.

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State of Connecticut.

Report of the Special Committee appointed, March 13, 1878, to investigate the alleged false returns of Railroad Companies.

HOUSE OF REPRESENTATIVES,
JANUARY SESSION OF THE GENERAL ASSEMBLY,
A. D. 1878.

THE Special Committee of the House of Representatives, appointed under a resolution authorizing the Speaker to appoint a committee to investigate railroad returns, and "to ascertain and report, at as early a day as is practicable, whether or not it is true that the railroad companies, or any of them, have been and now are in the practice of making false returns to the Railroad Commissioners, as alleged in repeated representations made to the General Assembly; and if it be true, how far and to what extent the Railroad Commissioners are responsible for not having the returns corrected; also, whether any of the railroad companies (and if any, which of them) have 'issued capital stock unwarranted by *bonâ fide* investments of actual values,' or have issued capital stock in exchange for fictitious or watered capital stock previously issued by other companies, and are compelling the public to pay dividends on the same by charging high rates for the transportation of passengers and freights; also, the amount of fictitious or watered capital stock issued or exchanged by said companies respectively, and the manner and the means by which the issue or exchange of said capital stock has been concealed or covered up. That said committee also report, by virtue of what authority and under what law this fictitious or watered capital stock has been issued or

exchanged, and whether any legislation, and if any, what, is necessary to prevent a repetition of such 'evil practices,'” respectfully

REPORT.

That charges of incompleteness and inaccuracy in the returns made by several of the railroad companies to the Railroad Commissioners have been preferred to the General Assembly in different forms since the year 1871, by Mr. H. L. Goodwin, who that year was a member of the House of Representatives from East Hartford.

Before your committee, the said H. L. Goodwin made and submitted to their consideration the following charges and specifications against the Hartford & New Haven; the New York & New Haven; the New York, New Haven & Hartford; the Danbury & Norwalk; the Shore Line; the Naugatuck, and the New Haven & Northampton Railroad Companies, and the Railroad Commissioners, to wit:

Allegations against the Hartford & New Haven Railroad Company.

1. That said Hartford & New Haven Railroad Company reported to the Railroad Commissioners in 1865, that the capital of the company paid in since the last report (made in 1864) was, \$650,000; whereas \$470,000 of the \$650,000 was not paid in, but was issued as a stock dividend of twenty per cent.

2. That said company in 1868 reported its “capital paid in since last report,” (made in 1867), was \$300,000, whereas a large portion of this \$300,000 was not paid in.

3. That in 1871, the said company reported \$1,500,000 as paid in since the last annual report, whereas only \$750,000 was paid in during that year.

4. That in 1871 said company reported its “capital paid in,” at \$5,000,000, whereas not exceeding \$3,600,000 had been paid in at that time.

5. That in 1869, said company reported the cost of its equipment at \$254,000, and that in 1870, the company reported the cost of its equipment at \$800,000. That during the year within which these two reports were made the company, added to its equipment

only four passenger cars, and eighty-four baggage or freight cars, the cost of which could not have exceeded \$80,000. That, consequently, either one or the other of the statements of the company as to the cost of its equipment must have been untrue.

6. That said company, in reporting to the Railroad Commissioners, did for several years, suppress its "surplus earnings for the year," and also its "total surplus," or undivided earnings, notwithstanding the law required a report of both to be made annually, and that this surplus was reported to the railroad commissioners in 1872, to be \$706,751.

7. That within a few months after the payment to the company by the stockholders of \$1,500,000 of capital in 1872, there was paid back to the stockholders, not as a dividend of earnings, but in addition to the dividends of 12 per cent for the year the sum of \$671,450, so that of the \$1,500,000 paid in that year, only \$828,550 remains invested in the company, and that consequently, of this \$3,000,000 of increased capital issued in 1870 and 1872, only \$1,578,550 was actually invested by the stockholders.

8. That in reporting its dividends to the Railroad Commissioners it suppressed and omitted the stock-dividends of 20 per cent. which dividend was 4,700 shares, the market value of which was \$1,077,500, or 45 per cent. on the outstanding capital of \$2,350,000.

Allegations against the New York & New Haven Railroad Company.

1. That in 1867 the New York & New Haven Railroad Company reported "Capital paid in since last report (made up to September 30, 1866), was \$2,017,385," which report was untrue; The report of the directors made to the stockholders showing that between April 1866, and April 1868, a period of two years, only \$996,000 of capital stock has been paid in.*

* At least \$616,700 of this discrepancy can be accounted for by the issue of that amount of capital stock in the year ending September 30, 1864, which amount the then president of the company (Mr. Carhart) reported as "Increase of capital since last report," but which he did *not* report as having been *paid in*, he having reported that year,

Capital stock [issued],	-	-	-	-	-	-	-	\$3,616,700
Increase of capital since last report,	-	-	-	-	-	-	-	616,700
Capital paid in per last report,	-	-	-	-	-	-	-	2,980,839
Total amount of capital paid in,	-	-	-	-	-	-	-	2,980,839

After Mr. Bishop became president in 1867, and not till then, the total amount of capital issued was reported as *all* paid in. The year previous Mr. Carhart reported capital issued \$5,000,000. Total amount of capital paid in \$3,982,614.

2. That in 1867, (Mr. Bishop being then the president), the company reported to the Railroad Commissioners the cost of its road and equipment on September 30, 1867, at \$7,720,846, while in April 1868 (seven months later) he reported to the stockholders the cost of the road and equipment at only \$5,270,611; and that in this report to the stockholders he included as part of this \$5,270,611, the "Railroad, franchise, right of way, grading, masonry, bridging, fencing, superstructure, iron, station-houses, shops, fixtures, machinery, engineering, interest, discount on bonds, etc."

3. That said company did, during the following year, (and without informing the stockholders of the fact,) include as part of the cost of the road, the sum of \$1,772,868, it being the amount of the "Loss by the Schuyler fraud," and that that year the market value of the stock of the company, as reported to the Comptroller for taxation, was increased from \$120 to \$138 per share.

4. That said company reported to the Railroad Commissioners that it had a surplus of \$722,851 on the 30th September, 1868, whereas, instead of a surplus, its capital was impaired at that time to the extent of \$1,050,017, it being the amount of the previously admitted loss by the Schuyler fraud (\$1,772,868), less the amount of undivided earnings (\$722,851).

5. That in violation of the law of 1867, which makes it a misdemeanor for the officers of any corporation to declare a dividend when its capital is impaired (see p. 280 General Statutes, Section 16), the company declared dividends from 1867 to 1872, although its capital was during all that time impaired.

6. That said company untruthfully reported in 1871 its paid-in capital at \$7,500,000, whereas its paid-in capital did not exceed \$6,500,000.

Allegations against the New York, New Haven & Hartford Railroad Company.

1. That from 1872 to 1876 inclusive, the New York, New Haven & Hartford Company reported its "capital actually paid in" at \$15,500,000, whereas not exceeding \$12,360,000 had been paid in.

2. That said company from 1872 to 1876, in answer to question 4: "Capital stock issued for undivided earnings?" reported "none" to the Railroad Commissioners, and that in answer to question 5: "Capital stock upon which no payment had been made either in cash or its equivalent?" also answered "none;" whereas

it should have reported in answer to one or both of said questions at least \$3,700,000 ; or else its answer to both of said questions should have amounted in the aggregate to \$3,700,000, in round numbers.

3. That from 1872 to 1877 inclusive, said company has overstated the cost of its road and equipment not less than \$1,772,868, and probably overstated it nearly \$2,000,000.

4. That from 1872 to 1877 inclusive, said company has overstated its surplus annually some \$1,772,868.

Allegation against the Danbury & Norwalk Railroad Company.

1. That said company from 1871 to the present time has overstated the cost of its road.

2. That acting under instructions from the Railroad Commissioners, said company in 1876 and 1877 reported its total capital of \$600,000 as all actually paid in ; whereas, only \$332,100 had been paid in.

Allegation against the Shore Line Railroad Company.

1. That in 1871 and 1872 said Shore Line Company reported its total capital of \$1,000,000 was paid in, and that from 1872 to 1877 inclusive it reported its total capital as "actually paid in;" whereas, only \$740,971 had been paid in.

2. That said Shore Line Railroad has untruthfully reported the cost of its road, overstating its cost some \$250,000.

Allegation against the Naugatuck Railroad Company.

1. That said Naugatuck Company from 1865 to 1872 reported its paid-in capital stock some \$600,000 above the amount paid in.

2. That from 1872 to 1877 said company overstated the amount of its "capital stock actually paid in," by some \$600,000.

3. That said company has from 1865 to 1877 overstated the cost of its road, and that it is now overstated some \$450,000.

4. That said company in 1872 to 1875 reported its watered capital at only \$142,700 ; whereas, it was over \$600,000.

Allegation against the New Haven & Northampton Company.

1. That in 1872 to 1877 said company over-stated the amount of its capital stock actually paid in, some \$570,000.
2. That said company reported its watered capital in 1872 to 1874 as "none," whereas it had issued watered capital amounting in 1874 or 1875 to \$570,000.
3. That said company in 1873 untruthfully reported its surplus last year (Sept. 30, 1872) at \$71,526, whereas it was \$187,263; a discrepancy of \$115,736.

Allegation against the Railroad Commissioners.

That from 1867 to 1872 inclusive, they permitted the railroad companies to make incomplete returns, omitting in several instances answers to forty or fifty questions.

2. That in 1874 they untruthfully informed the General Assembly that "no charges of incomplete or inaccurate returns had been made to them."

3. That in 1875 they neglected and refused to comply with the law (Sec. 95, page 339, General Statutes), although requested so to do, by having the Naugatuck, the New Haven & Northampton Company, and the New York, New Haven & Hartford Company correct their returns.

4. That in 1876 they issued such instructions to the railroad companies as made it incumbent upon them to report as "actually paid in," capital stock which was not paid in.

5. That in the text of their report to the General Assembly in 1875, they said that the paid-in capital of the companies of the State amount to be \$36,733,244, and suppressed and concealed the fact that some \$4,000,000 to \$5,000,000 of this stock had not been paid in but was watered capital.

6. That during the same year (and in the same report) they compiled a table of paid-in capital which included this \$5,000,000 of watered capital, and omitted to compile any table of watered capital.

In accordance with the authority conferred by the before-mentioned resolution, and with the aforesaid charges and specifications before them, your committee entered upon such investigation as their *exceedingly limited* time permitted them to make.

In consequence of admissions made by the Railroad Commissioners, and by Mr. William D. Bishop, president of the New York, New Haven & Hartford Railroad Company, and one of the directors of the Naugatuck Railroad Company, and in consequence, also, of the evidence afforded by an examination and comparison of the annual returns made by the railroad companies to the Railroad Commissioners, your committee did not deem it advisable to occupy the limited time which it had (and which was *wholly insufficient* for the *perfect* accomplishment of the objects for which your committee was appointed) in taking the testimony of witnesses or in examining the books of the several railroad companies complained of.

Upon as full investigation of the subject referred to them, as it was possible to make under the circumstances above stated, your committee find the following facts, namely:

THE FINDING OF THE COMMITTEE.

Hartford & New Haven Railroad Company.

In regard to the 5th and 6th allegations against the Hartford & New Haven Railroad Company, the committee finds them to be true.

In regard to the 1st, 2d, 3d, 4th, and 7th allegations against said company, your committee find them supported by the reports referred to, in the said allegations, and by the statement made and submitted to your committee, by Mr. William D. Bishop, president of the company into which the said Hartford & New Haven Railroad Company was merged and consolidated.

From Mr. Bishop's statement it appears, that at the time of the consolidation of the Hartford & New Haven Railroad Company with the New York & New Haven Railroad Company, the amount of the capital stock of the Hartford & New Haven Railroad Company actually issued was \$6,500,000, of which amount \$4,982,900, was for capital "actually paid in," the remaining \$1,517,100 being "watered capital," issued as dividends to its stockholders, as follows, to wit: In 1864 a

stock dividend was made to the stockholders amounting to 4,671 shares. In 1868, a further stock dividend was made amounting to 3,000 shares. In 1870 or '71, the stockholders were allowed to subscribe, pro rata, to \$3,000,000 of capital stock, at the rate of 75 per cent. on its par value; which was equivalent to a further stock dividend of 7,500 shares.

The above comprises all the stock dividends made by the Hartford & New Haven Railroad Company, and amounts in the aggregate at par, to \$1,517,100, as follows:

In 1864—4,671 shares, or	-	-	-	\$468,100
“ 1868—3,000 “ “	-	-	-	300,000
“ 1870—7,500 “ “	-	-	-	750,000
Total,	15,171			\$1,517,100

A full statement of every distribution of stock to the stockholders, was made in the day and time of it, in the printed annual reports of the directors to the stockholders, and your committee do not find that any efforts were made to keep the facts from the public.

New York & New Haven Railroad Company.

As to the first allegation made against the New York & New Haven Railroad Company, your committee find:

That in 1867, this company reported “capital paid in since last report,” (made up to 30th September, 1866,) was \$2,017,385, but in relation thereto, the committee further find that in this sum so reported to be paid in, was included 6,192 shares of stock issue by said company in 1864, under express authority of the Legislature, in exchange for double that number of the fraudulent shares issued by Schuyler, which were surrendered and canceled, and also 13,369 shares sold by the company in 1865 and 1866 to its stockholders, pro rata, at \$75 per share, the avails of which were used in paying judgments obtained against the company, upon claims growing out of said Schuyler frauds, and that said stock was for the first time reported as paid in, in the report of the year 1867.

Your committee find that the second allegation made against the said railroad company is true.

In reference to the third charge against said railroad company, your committee find that the records sustain all except the allegation that the amount of the loss by the "Schuyler fraud," was included as part of the cost of the road, without informing the stockholders of the fact.

During the year ending March 31, 1869, there was added to the cost of the road, the sum of \$1,772,868, the loss sustained by the said railroad company, by the Schuyler fraud. As this loss was no part of the legitimate cost of the road, and represented a total loss to the company, the propriety of including it in the assets of the company, is submitted, by your committee, to the consideration of the House without comment; but we are of the opinion that the fact, that it was so added to the cost of the road, appears from the report made to the stockholders after the said addition had been made.

And as to the 4th and 5th allegations, the committee find that said company did report that it had a surplus, as alleged, and that in computing that surplus, the company considered said sum of \$1,772,868, the loss so sustained by said company in consequence of said Schuyler frauds, an asset; and if said sum was improperly considered an asset, or improperly charged to the cost of the company's road, then the report of said company would show that, instead of said surplus, the capital of said company was impaired to the amount alleged; but whether the capital of said company was, *in fact*, impaired, or whether said company declared dividends in violation of said law, your committee are not informed.

And as to the 6th allegation, your committee find that it has, substantially, the same foundation as the first allegation.

New York, New Haven & Hartford Railroad Company.

As to the several allegations against this company, the committee find: That said company has reported to the Railroad Commissioners as alleged, but in relation thereto, they further find: That this corporation was created by a consolidation of the Hartford & New Haven Railroad Company

with the New York & New Haven Railroad Company, under an act of the legislature of this state, passed in 1871, and was authorized by said act to make its capital stock equal to the aggregate of the capital stock of the companies out of which it was formed. The capital stock of the Hartford & New Haven Railroad Company actually paid in by the stockholders, together with that issued as dividends, as hereinbefore found in relation to said company, amounted to \$6,500,000; and the capital stock of the New York & New Haven Railroad Company actually paid in by the stockholders, together with that issued for the adjustment of the claims growing out of the Schuyler fraud, amounted to \$9,000,000, making the total amount of the two companies \$15,500,000. The amount of capital stock created by the consolidated company was \$15,500,000, which was exchanged, share for share, with the holders of the stock of the separate companies, and was within the limits authorized by the consolidation act. At the time that said exchange was made, the consolidated company paid to the several holders of the stock of the Hartford & New Haven Railroad Company, the sum of \$10.33 on each share held by them, in order to fairly adjust the difference in value of the stocks of the said two companies, which payment amounted, in the whole, to the sum of \$671,450, and was equivalent to a dividend of that amount to the stockholders of the Hartford & New Haven Railroad Company, which was not reported to the Railroad Commissioners, but an account of it was given by the said Commissioners in the body of their report for the year 1872.

Danbury & Norwalk Railroad Company.

In regard to the charges made against the Danbury & Norwalk Railroad Company, your committee find them to be true.

Shore Line, Naugatuck, and New Haven & Northampton Railroad Companies.

No one appeared before your committee in behalf of the Shore Line, Naugatuck, and New Haven & Northampton

Railroad Companies. After as thorough and complete an examination as it was possible to make under the circumstances attending the investigation, and from an examination of the report of the said companies, and from the testimony of Mr. Goodwin, your committee are of the opinion that the charges against said railroad companies are well grounded and substantially true.

Railroad Commissioners.

In support of the first charge against the Railroad Commissioners, your committee were referred to the published reports of the commissioners for the years named. A large number of questions were found unanswered in those reports as alleged. Such omissions, in the opinion of your committee, deprive those reports of much of their value, as sources of exact and complete information in regard to the railroad companies of this State. No explanation of said omissions was made to your committee.

In support of the second charge was presented a copy of a communication, dated June 1, 1874, from Andrew Northrop, then chairman of the Board of Railroad Commissioners, addressed to the General Assembly. In said communication Mr. Northrop states that no information of any *violation of law* by the railroad companies in making their reports, had been furnished to the commissioners; but admits that an unsigned communication had been left with them, alleging that there was an incorrect statement in certain reports.

In regard to the third charge, we find it true that the commissioners declined to require the companies named to change their returns in the particulars requested by the complainant, but do not consider that it was a violation of law, because we think that under the law referred to it was a matter within the discretion of the Commissioners.

As to the fourth charge, your committee find that a construction of the law has been accepted by the Commissioners, and which they claim was given by the Legislature of 1875, which construction is: "that the amount of 'capital stock actually paid in,' means the amount of stock for which full-paid certificates have been issued, without reference to the amount of

cash paid for such certificates by the stockholders, but upon which no further payment of capital can be called for." Acting in accordance with this construction of the law, the Commissioners issued to the railroad companies the instructions mentioned in the fourth charge. Such a construction of the law appears to your committee to be a perversion of language. It renders the returns, as to the capital stock, and the manner in which it is made up, if not corrected in some other way, not only worthless, but mischievous in their tendency to mislead. This the commissioners have recognized; for while seeming to favor this construction of the law (having adopted it from the Railroad Commissioners of Massachusetts, before the so-called construction by the legislature in 1875), they interpolated into the schedule then in use certain questions, in addition to those required by law, in the returns of railroad companies under the head of "Capital Stock;" which were designed to obviate the evils resulting from such a construction of the law.

As to the fifth charge it is true that the commissioners in the text of their report, for 1875, speak simply of the paid-in capital, using the expression as equivalent to "the amount of full-paid capital stock issued."

As to the sixth and last charge, we find that while it is true that in the tables referred to is a column under the title of Capital Stock," headed "Amount paid in," yet we also find, that it is expressly stated that these tables are compiled from the annual returns for 1874 of the railroad companies, in which the expression "capital stock actually paid in" was the form at that time, fixed by law, so that the column could not properly have been otherwise headed; and as the tables only contained the principal items from these returns, it could not be expected that the few instances of watered stock, so called, would be tabulated. The attention of the General Assembly and of the public was called to the subject of "watered capital" very fully by the commissioners in their report for that year, two full pages having been devoted to the matter.

We therefore find that the charge that the commissioners have "suppressed and concealed the facts," in regard to watered stock, is unsupported.

Watered Stock.

Your committee find that the following named companies have issued so-called watered capital stock, for which no equivalent was paid in money by the stockholders, to the following amounts, to wit :

		Paid in Capital.	Watered Capital.	Total Capital Issued.
Danbury & Norwalk Company,	1870.	\$338,417	\$261,583	\$600,000
Shore Line Railway Company,	1870.	740,971	259,029	1,000,000
Naugatuck Railroad Company,	1868.	1,227,375	591,525	1,818,900
New Haven & Northampton Co.,	1874.	1,912,000	548,000	2,460,000
New York & New Haven Co.,	1870.	5,047,375	952,625	6,000,000
Hartford & New Haven Co.,	1870.	3,482,900	1,517,100	5,000,000
Total,	- - -	\$12,749,038	\$4,129,862	\$16,878,900

The committee find that the issue of this watered capital stock was concealed and covered up, by reporting it first as "paid in," and afterwards as "actually paid in," and by a re-valuation of the roads and other corporate property.

The committee do not find any law expressly authorizing a railroad company to issue capital stock except for a "*bonâ fide* investment of actual value," but they are informed and find that the Danbury & Norwalk Railroad Company issued its watered capital stock under that clause of its charter which permitted it to increase its capital stock \$1,200,000, "the same to be issued at such time and *in such form and manner* as the stockholders * * * may direct."

That the Naugatuck Railroad Company issued its \$591,525 of watered capital under that provision of its charter that gave to the directors of the company "full power to make such rules and regulations as they shall deem needful and proper touching the *disposition* and management of the stock, property, estate, and effects of said company, not contrary to the laws of this State, or of the United States."

That the New Haven & Northampton Company issued its \$548,000 of watered capital stock under that clause of its amended charter passed in 1872, which authorizes it to increase its capital stock \$2,000,000, to be "issued in such manner as the directors of the company shall determine."

(See Private Laws of 1872, p. 23.)

New York & New Haven Railroad Company.

The original charter of this company passed in 1844, authorized a capital stock of \$3,000,000, and gave the directors full power to make such "by-laws, rules and regulations, touching the disposition and management of the stock as they should deem needful and proper."

In 1855 an Act was passed authorizing the directors of the New York & New Haven Railroad Company to settle and compromise the claims growing out of controversies relating to the fraudulent issues of stock by Schuyler. By the terms of this law, the company was fully authorized and empowered to issue \$2,000,000 of additional capital stock, "in such way and manner, and upon such terms and conditions as they may deem expedient, any law to the contrary notwithstanding."

In 1866 this company was authorized to increase its capital stock to an additional amount of \$1,000,000, for the purpose of paying off its bonds to the same amount.

In 1868 the company was further authorized to increase its capital stock to an additional amount of \$3,000,000.

The Hartford & New Haven Railroad Company.

The original charter of this company fixed the limit of its capital at \$1,000,000, and conferred upon the directors "full power to make such rules, by-laws and regulations as they should deem needful and proper touching the disposition and management of the stock of the company."

In 1839 this company was authorized to add \$200,000 to the amount of its capital stock.

In 1842 a further increase of \$500,000 was authorized.

In 1857 a further increase of \$650,000 was authorized, not to be sold at less than par.

In 1869 a further increase of \$3,000,000 of capital stock was authorized.

In 1845 the "Branch Company" was chartered with an authorized capital stock of \$100,000, for the purpose of constructing a branch road from the main line of the Hartford &

New Haven Railroad in the city of Hartford to the Connecticut River, with full power to make joint stock and consolidate with said Hartford & New Haven Railroad.

This consolidation was effected by the action of both companies in 1850.

In 1844 the "Middletown Railroad Company," was chartered with authority to construct a railroad from the city of Middletown to the main line of the Hartford & New Haven Railroad, with full power to consolidate and make joint stocks with the latter company. The amount of the capital stock was fixed in the original charter at \$100,000, which in 1849, by act of the Legislature, was increased to \$250,000.

The Middletown Railroad Company was consolidated with Hartford & New Haven Railroad Company by the action of both companies in 1850.

In 1852 "New Britain & Middletown Railroad Company" was chartered with an authorized capital stock of \$100,000, which by act of the Legislature, passed in 1864, was increased to \$150,000.

This company was consolidated with the Hartford & New Haven Railroad Company, under the provisions of its charter and by the action of both companies, in 1868.

In 1868 the "Windsor Locks & Suffield Railroad Company" was chartered with an authorized capital stock of \$200,000, with power and authority, under an amendment to its charter passed in 1869, to consolidate and make joint stocks with the Hartford & New Haven Railroad Company. This consolidation was effected by action of both companies in 1871.

In 1835 the "Hartford & Springfield Railroad Company" was chartered with an authorized capital stock of \$1,000,000, and under subsequent authority granted by the legislatures of the States of Massachusetts and Connecticut, was authorized to consolidate and make joint stocks with the Hartford & New Haven Railroad Company.

This consolidation was effected by the action of both companies in 1847.

The Hartford & New Haven Railroad Company therefore,

prior to its consolidation with the New York & New Haven in 1872, was a corporation made up from the following named corporations, which had from time to time been merged into and consolidated with it, viz. :

The Hartford & New Haven Railroad Company.

The Hartford & Springfield Railroad Company.

The Branch Railroad Company, Hartford.

The Middletown Railroad Company.

The New Britain & Middletown Railroad Company.

The Windsor Locks & Suffield Railroad Company.

The amount of capital stock which the Hartford & New Haven Railroad Company up to the time of its consolidation with the New York & New Haven Railroad Company, was authorized to issue under its charter and amendments thereto, and under the charters of the several corporations with which it was consolidated under sanction of law, was as follows :

Capital stock authorized by original charter, -	-	\$1,000,000
“ “ amendment, 1839, -	-	200,000
“ “ “ 1842, -	-	500,000
“ “ “ 1857, -	-	650,000
“ “ “ 1869, -	-	3,000,000
Stock authorized by consolidation with—		
The Branch Company, -	-	100,000
The Middletown Railroad Company, -	-	250,000
The New Britain & Middletown Railroad Company, -	-	150,000
The Windsor Locks & Suffield Railroad Company, -	-	200,000
The Hartford & Springfield Railroad Company, -	-	1,000,000
Total stock authorized, -	-	\$7,050,000

As to whether said companies are charging high rates for the transportation of passengers and freight, the committee have been unable to ascertain, because they have not time to go into that branch of the investigation.

Your committee find that the issuing of watered stock by the said companies, enables them to conceal very effectually from the public the amount of their earnings on the money actually invested.

In conclusion your committee say that the investigation in which they have been engaged, owing to the want of time, has been in no respect as full and complete as they desired to make

it. They have done what they could in the busy hours of a closing session, towards accomplishing the work set before them. They are sensible that the field is not exhausted.

No impediments were placed in the way of your committee. Those to whom they applied for information responded with the utmost alacrity and cheerfulness.

Owing to the limited character of the investigations, your committee are not prepared to recommend any legislation in regard to the evils complained of.

All of which is respectfully submitted.

DWIGHT MARCY,
M. A. NICKERSON,
SAMUEL M. GARDNER,
EDWARD F. JONES,
CHARLES W. CLARK,
HORACE WHEELER,
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JOHN M. FORD.

